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**Raiffeisenbank a.s.**

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**Investor report - information about Cover Pool**

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as of 30.09.2022

## Covered Bonds Key Facts

<b>Total Outstanding [CZK eq.]:</b>	<b>10 529 495 000</b>
here of CZK denominated bonds:	0
here of EUR denominated bonds:	10 529 495 000

### Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	18,00%

<b>Current Overcollateralization:</b>	<b>221,2%</b>
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### Credit Ratings (Moody's)

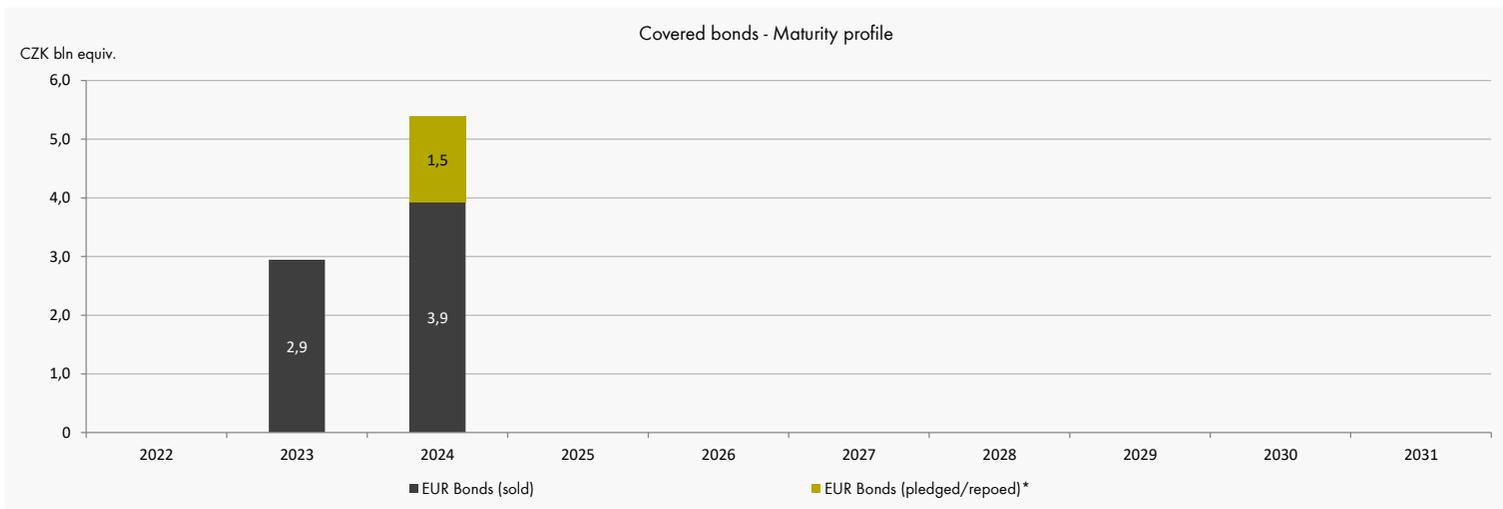
Issuer's Rating	A3
CB Rating	Aa1

## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>33 822 155 843</b>
here of CZK denominated mortgages	33 822 155 843
Average loan balance :	1 499 608
Number of loans :	22 554
Number of borrowers :	21 238
Number of properties :	29 999
WA remaining term (in months) :	240

WA seasoning (in months) :	76
Loans to Employees	0,03%
Borrower concentration: 10 largest borrowers	0,61%
WA Margin on Fixed Rate Loans	0,89%
WA Interest Rate on Fixed Rate Loans	2,53%
Loans in Arrears > 90 days	0%
WA indexed LTV	48,6%

## 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	107 900 000	392 100 000	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.

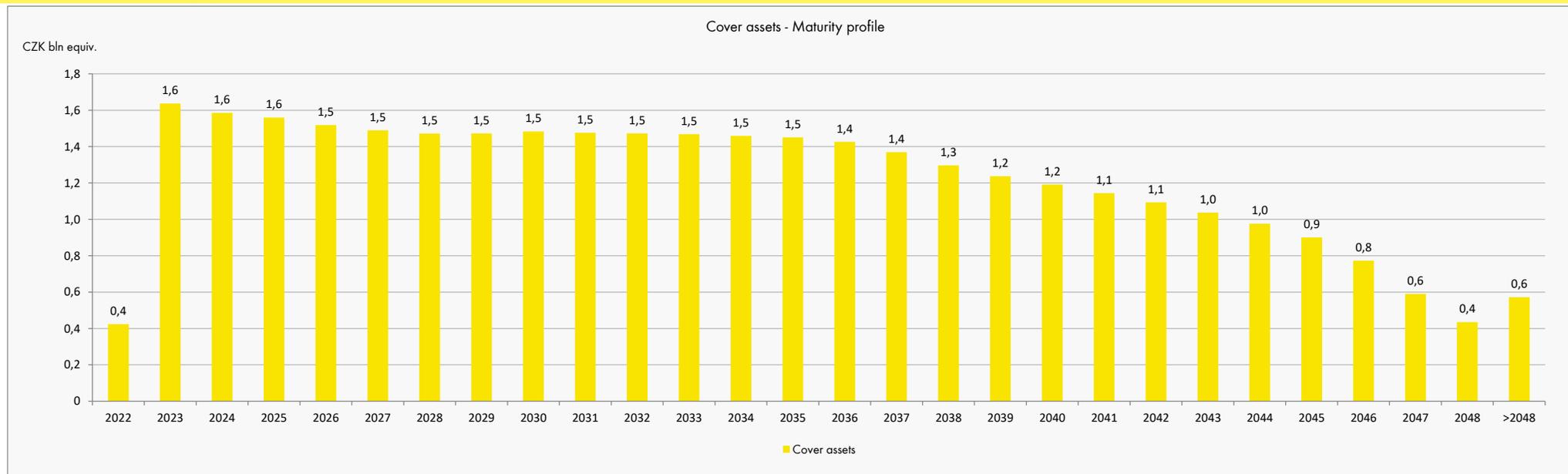
**Article 129** of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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 30.09.2022
- 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	886	3,93%	1 031 345 400	3,05%
Fixed rate with reset >=2 but <5 years	5171	22,93%	8 272 890 141	24,46%
Fixed rate with reset >=5 years	16497	73,14%	24 517 920 302	72,49%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	7148	31,69%	5 618 888 788	16,61%
>40% <= 50%	2948	13,07%	4 190 579 968	12,39%
>50% <= 60%	3645	16,16%	6 149 206 714	18,18%
>60% <= 70%	3951	17,52%	7 463 218 170	22,07%
>70% <= 80%	4862	21,56%	10 400 262 203	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)

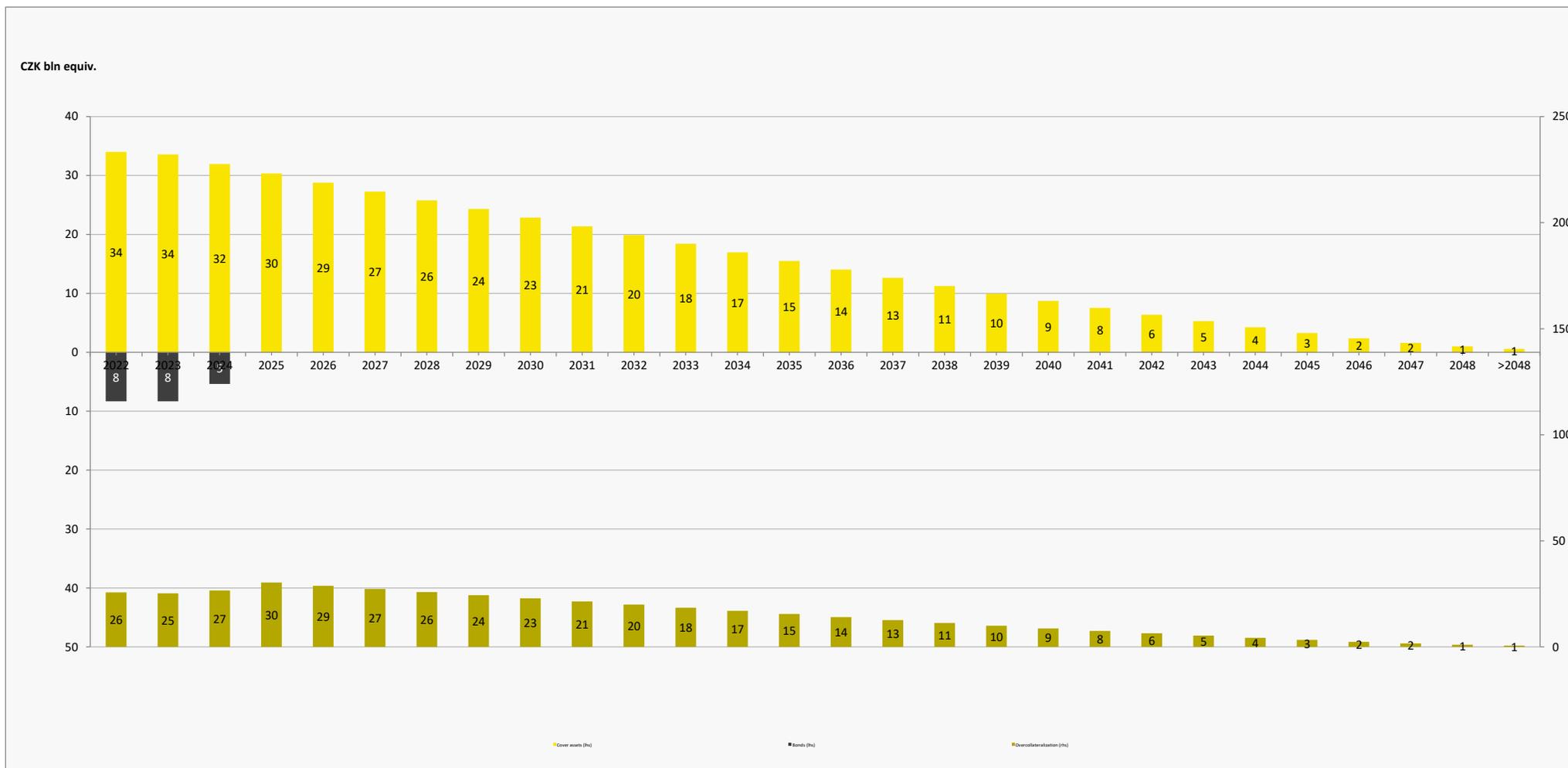
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	174	0,77%	469 120 839	1,39%
>=12 < 24	877	3,89%	2 203 415 292	6,51%
>=24 < 36	1 227	5,44%	2 876 508 600	8,50%
>=36 < 60	3 008	13,34%	5 566 858 231	16,46%
>=60	17 268	76,56%	22 706 252 880	67,13%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 268	18,92%	1 247 716 170	3,69%
>500.000 <= 1.000.000	5 169	22,92%	3 865 797 042	11,43%
>1.000.000 <= 1.500.000	4 236	18,78%	5 242 722 564	15,50%
>1.500.000 <= 2.000.000	3 152	13,98%	5 479 748 477	16,20%
>2.000.000 <= 2.500.000	2 171	9,63%	4 865 577 117	14,39%
>2.500.000 <= 3.000.000	1 420	6,30%	3 886 559 800	11,49%
>3.000.000 <= 5.000.000	1 736	7,70%	6 421 411 547	18,99%
>5.000.000 <= 10.000.000	364	1,61%	2 304 199 541	6,81%
>10.000.000 <= 50.000.000	38	0,17%	508 423 586	1,50%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	22 552	99,99%	33 820 549 170	100,00%
Bullet	0	0,00%	0	0,00%
Other	2	0,01%	1 606 673	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	3575	15,85%	7 408 679 007	21,90%
The South Moravian Region	3036	13,46%	4 428 843 072	13,09%
The South Bohemia Region	1611	7,14%	1 985 471 143	5,87%
The Karlovy Vary Region	475	2,11%	474 797 936	1,40%
The Vysočina Region	670	2,97%	815 887 865	2,41%
The Hradec Králové Region	771	3,42%	996 707 182	2,95%
The Liberec Region	983	4,36%	1 239 072 870	3,66%
The Moravian-Silesian Region	2294	10,17%	3 020 896 619	8,93%
The Olomouc Region	1149	5,09%	1 501 021 134	4,44%
The Pardubice Region	1123	4,98%	1 480 018 014	4,38%
The Pilsen Region	1020	4,52%	1 335 284 888	3,95%
The Central Bohemia Region	3457	15,33%	6 261 379 806	18,51%
The Zlín Region	1021	4,53%	1 321 845 257	3,91%
The Ústí Region	1 369	6,07%	1 552 251 051	4,59%

## Overcollateralization Detail



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