
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2020

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	19 776 449 420
here of CZK denominated bonds:	0
here of EUR denominated bonds:	19 776 449 420

Overcollateralization

Current Overcollateralization:	149,8%
Overcollateralization consistent with current rating:	7,5%

Credit Ratings (Moody's)

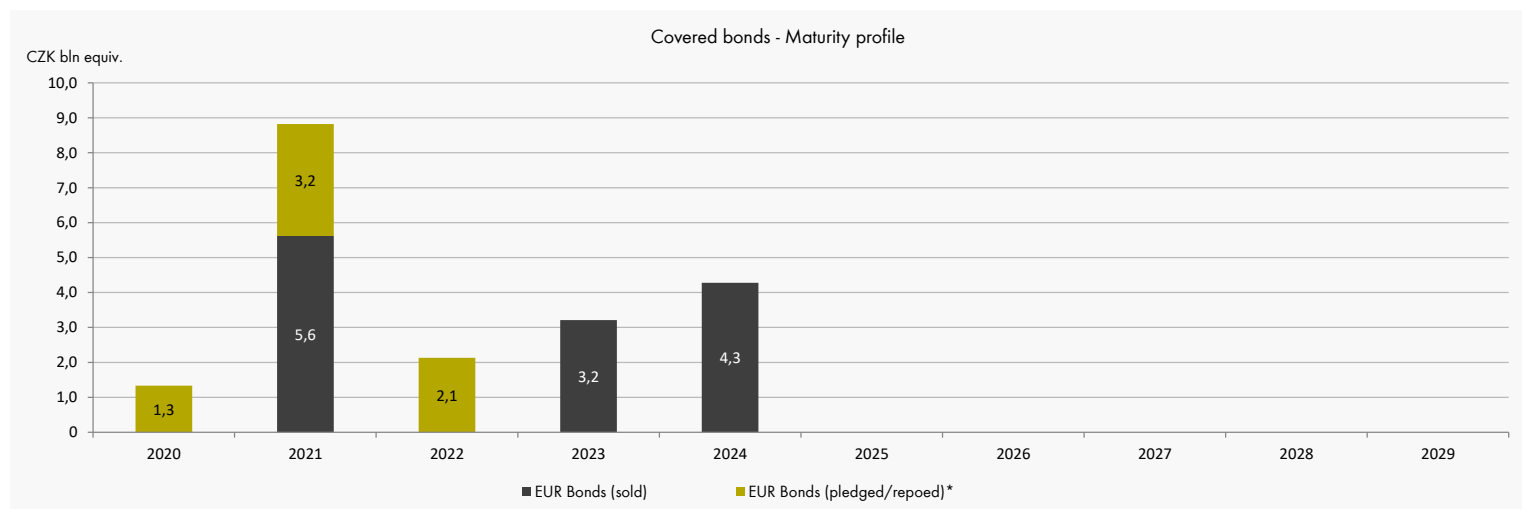
Issuer's Rating	A3
CB Rating	Aa2

Cover Pool Key Facts

Asset balance [CZK] :	49 406 644 548
here of CZK denominated mortgages	49 406 644 548
Average loan balance :	1 607 661
Number of loans :	30 732
Number of borrowers :	29 258
Number of properties :	33 366
WA remaining term (in months) :	252
WA seasoning (in months) :	64

Loans to Employees	3,13%
Borrower concentration: 10 largest borrowers	0,43%
WA Margin on Fixed Rate Loans	1,06%
WA Interest Rate on Fixed Rate Loans	2,30%
Loans in Arrears > 90 days	0%
WA indexed LTV	53,3%

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
XS1574150261	EUR	08.03.2017	08.03.2021	300 000 000	210 000 000	0	90 000 000	0,50%	Fixed
XS1574149842	EUR	08.03.2017	08.03.2022	300 000 000	0	169 948 000	130 052 000	0,63%	Fixed
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

*The Pledged/repoed amount is shown in graph with respect to maturity of REPO

CRR eligibility

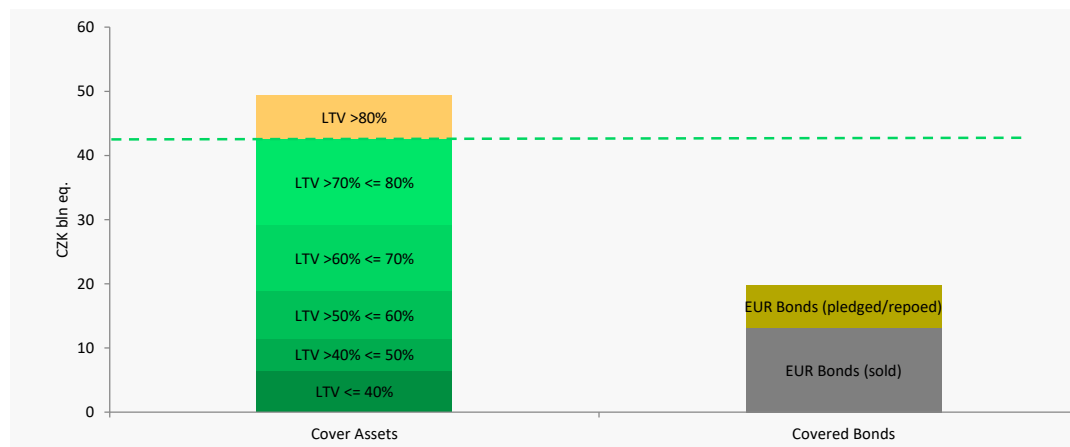
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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 comparison of Outstanding of the Bonds with total current balances of Mortgage Loans in the Cover Pool with LTV limit **below or equal to 80 per cent.:**



- Cover pool doesn't contain any alternative eligible assets as of 30.06.2020

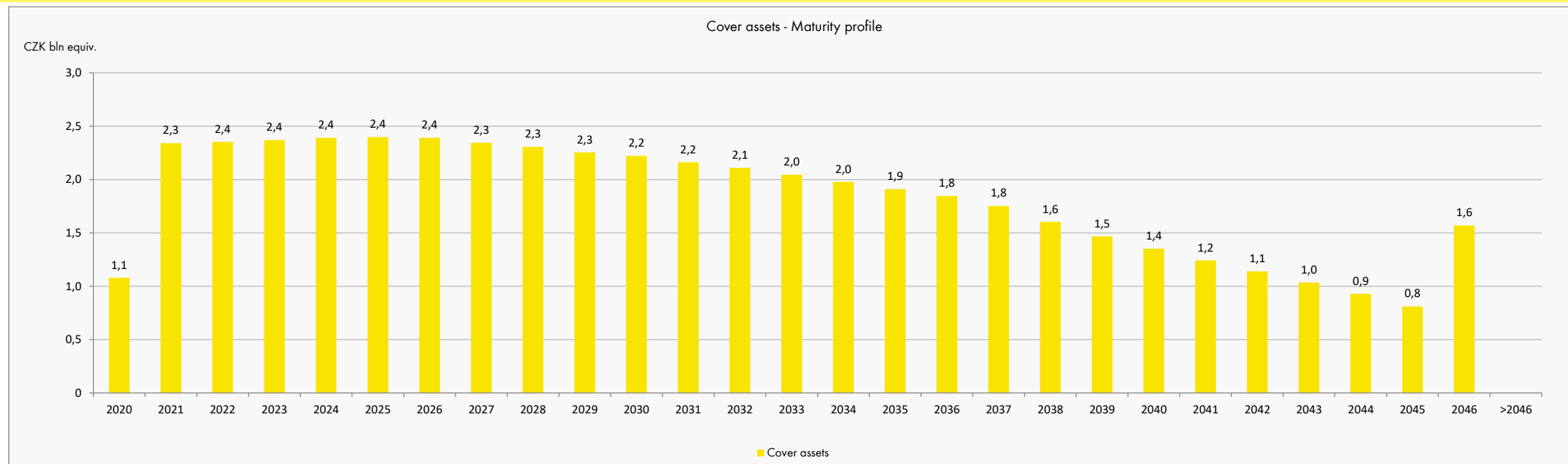
- Requirement on regular publishing of information concerning cover pool, which is set out by **Article 129(7)** of CRR is ensured by this Investor Report, which is published on quarterly basis.

- 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 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

Raiffeisenbank a.s. can provide on request a Memorandum by Allen & Overy (Czech Republic) LLP, which covers the CRR eligibility in more detail.

Cover Pool Detail (1)



Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	593	1,93%	567 449 140	1,15%
Fixed rate with reset >=2 but <5 years	10947	35,62%	18 320 472 804	37,08%
Fixed rate with reset >=5 years	19121	62,22%	30 391 254 049	61,51%
Floating rate	71	0,23%	127 468 555	0,26%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	8006	26,05%	6 487 946 352	13,13%
>40% <= 50%	3589	11,68%	5 006 766 800	10,13%
>50% <= 60%	4469	14,54%	7 356 546 557	14,89%
>60% <= 70%	5409	17,60%	10 275 555 690	20,80%
>70% <= 80%	6297	20,49%	13 543 467 489	27,41%
>80% <= 85%	1749	5,69%	3 923 860 129	7,94%
>85% <= 90%	779	2,53%	1 911 226 128	3,87%
>90% <= 95%	169	0,55%	378 973 720	0,77%
>95% <= 100%	93	0,30%	237 231 934	0,48%
>100% <= 105%	36	0,12%	83 332 950	0,17%
>105%	136	0,44%	201 736 800	0,41%

Cover Pool Detail (2)

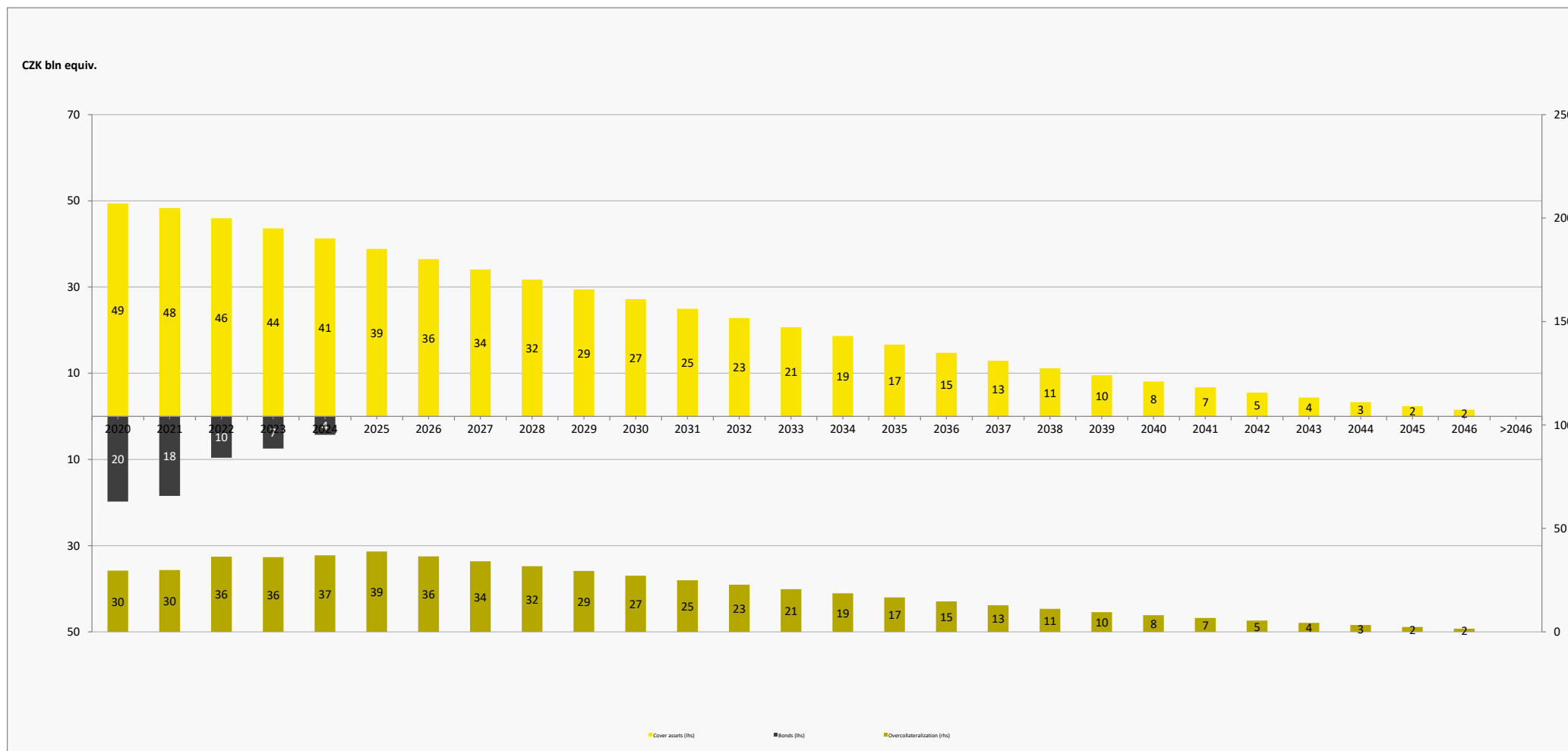
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	914	2,97%	2 412 636 634	4,88%
>=12 < 24	2 128	6,92%	4 626 499 948	9,36%
>=24 < 36	3 490	11,36%	6 944 691 155	14,06%
>=36 < 60	8 228	26,77%	14 549 279 447	29,45%
>=60	15 972	51,97%	20 873 537 364	42,25%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 648	15,12%	1 447 659 833	2,93%
>500.000 <= 1.000.000	6 886	22,41%	5 153 871 796	10,43%
>1.000.000 <= 1.500.000	5 979	19,46%	7 426 489 465	15,03%
>1.500.000 <= 2.000.000	4 462	14,52%	7 755 056 197	15,70%
>2.000.000 <= 2.500.000	3 215	10,46%	7 199 182 735	14,57%
>2.500.000 <= 3.000.000	2 140	6,96%	5 848 523 100	11,84%
>3.000.000 <= 5.000.000	2 779	9,04%	10 247 225 521	20,74%
>5.000.000 <= 10.000.000	569	1,85%	3 609 932 771	7,31%
>10.000.000 <= 50.000.000	54	0,18%	718 703 130	1,45%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	30 596	99,56%	49 286 530 130	99,76%
Bullet	122	0,40%	108 244 237	0,22%
Other	14	0,05%	11 870 182	0,02%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	5057	16,46%	11 661 809 048	23,60%
The South Moravian Region	3720	12,10%	5 768 813 386	11,68%
The South Bohemia Region	2084	6,78%	2 807 201 527	5,68%
The Karlovy Vary Region	691	2,25%	732 533 711	1,48%
The Vysočina Region	825	2,68%	1 000 507 470	2,03%
The Hradec Králové Region	1042	3,39%	1 480 666 647	3,00%
The Liberec Region	1486	4,84%	2 041 095 548	4,13%
The Moravian-Silesian Region	3045	9,91%	4 199 302 196	8,50%
The Olomouc Region	1505	4,90%	2 071 681 052	4,19%
The Pardubice Region	1404	4,57%	1 979 324 942	4,01%
The Pilsen Region	1438	4,68%	1 919 788 924	3,89%
The Central Bohemia Region	5357	17,43%	9 991 404 805	20,22%
The Zlín Region	1178	3,83%	1 563 299 095	3,16%
The Ústí Region	1 900	6,18%	2 189 216 197	4,43%

Overcollateralization Detail



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