

---

**Raiffeisenbank a.s.**

---

---

**Investor report - information about Cover Pool**

---

as of 31.03.2023

## Covered Bonds Key Facts

|                                     |                      |
|-------------------------------------|----------------------|
| <b>Total Outstanding [CZK eq.]:</b> | <b>8 959 509 589</b> |
| here of CZK denominated bonds:      | 0                    |
| here of EUR denominated bonds:      | 8 959 509 589        |

### Overcollateralization

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

|                                       |               |
|---------------------------------------|---------------|
| <b>Current Overcollateralization:</b> | <b>220,0%</b> |
|---------------------------------------|---------------|

### Credit Ratings (Moody's)

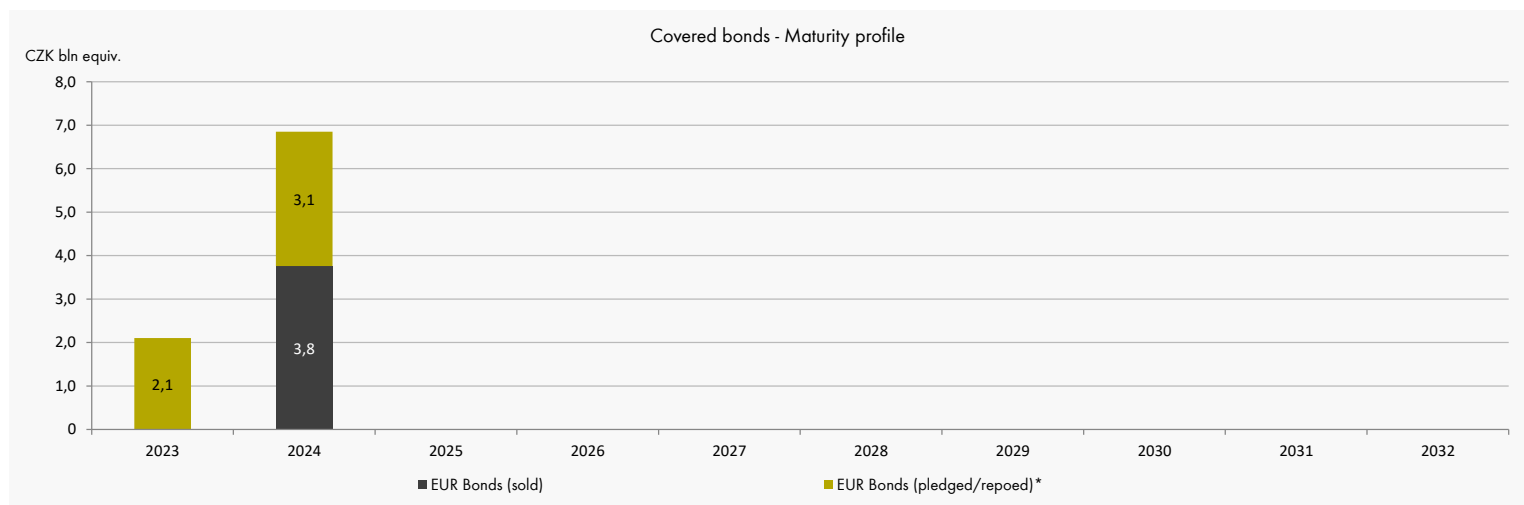
|                 |     |
|-----------------|-----|
| Issuer's Rating | A3  |
| CB Rating       | Aa1 |

## Cover Pool Key Facts

|                                   |                       |
|-----------------------------------|-----------------------|
| <b>Asset balance [CZK] :</b>      | <b>28 670 574 126</b> |
| here of CZK denominated mortgages | 28 670 574 126        |
| Average loan balance :            | 1 435 467             |
| Number of loans :                 | 19 973                |
| Number of borrowers :             | 18 806                |
| Number of properties :            | 28 852                |
| WA remaining term (in months) :   | 230                   |

|  |       |
|--|-------|
| WA seasoning (in months) :                   | 84    |
| Loans to Employees                           | 0,02% |
| Borrower concentration: 10 largest borrowers | 0,60% |
| WA Margin on Fixed Rate Loans                | 0,76% |
| WA Interest Rate on Fixed Rate Loans         | 2,86% |
| Loans in Arrears > 90 days                   | 0%    |
| WA indexed LTV                               | 47,0% |

## 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 |
|--------------|----------|------------|---------------|---------------|-------------|---------------------|--------------|--------|--------------------|
| 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.

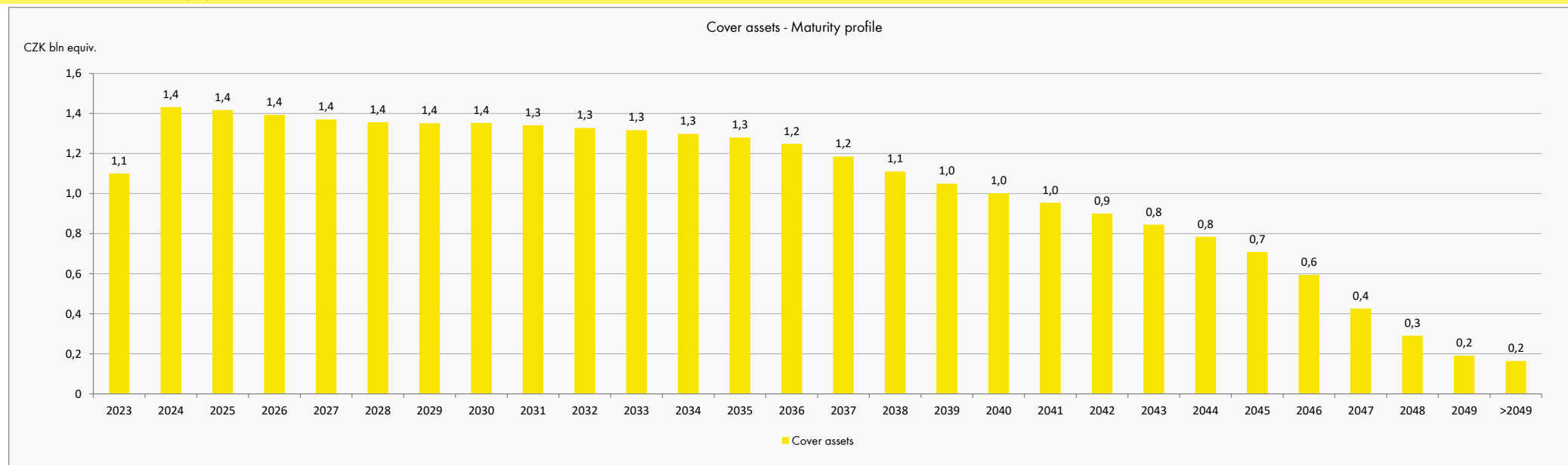
**Article 129** of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, relevant eligibility criteria for assets in cover pool of the Bonds are:

(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 31.03.2023
- 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        | 1083            | 5,42%  | 1 361 924 604   | 4,75%  |
| Fixed rate with reset >=2 but <5 years | 4170            | 20,88% | 6 224 804 058   | 21,71% |
| Fixed rate with reset >=5 years        | 14720           | 73,70% | 21 083 845 464  | 73,54% |
| Floating rate                          | -               | 0,00%  | -               | 0,00%  |

| LTV ranges distribution | Number of Loans | %      | Current Balance | %      |
|-------------------------|-----------------|--------|-----------------|--------|
| 0 <= 40%                | 6773            | 33,91% | 5 211 390 511   | 18,18% |
| >40% <= 50%             | 2736            | 13,70% | 3 861 957 185   | 13,47% |
| >50% <= 60%             | 3364            | 16,84% | 5 529 435 770   | 19,29% |
| >60% <= 70%             | 3512            | 17,58% | 6 544 993 202   | 22,83% |
| >70% <= 80%             | 3588            | 17,96% | 7 522 797 459   | 26,24% |
| >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)

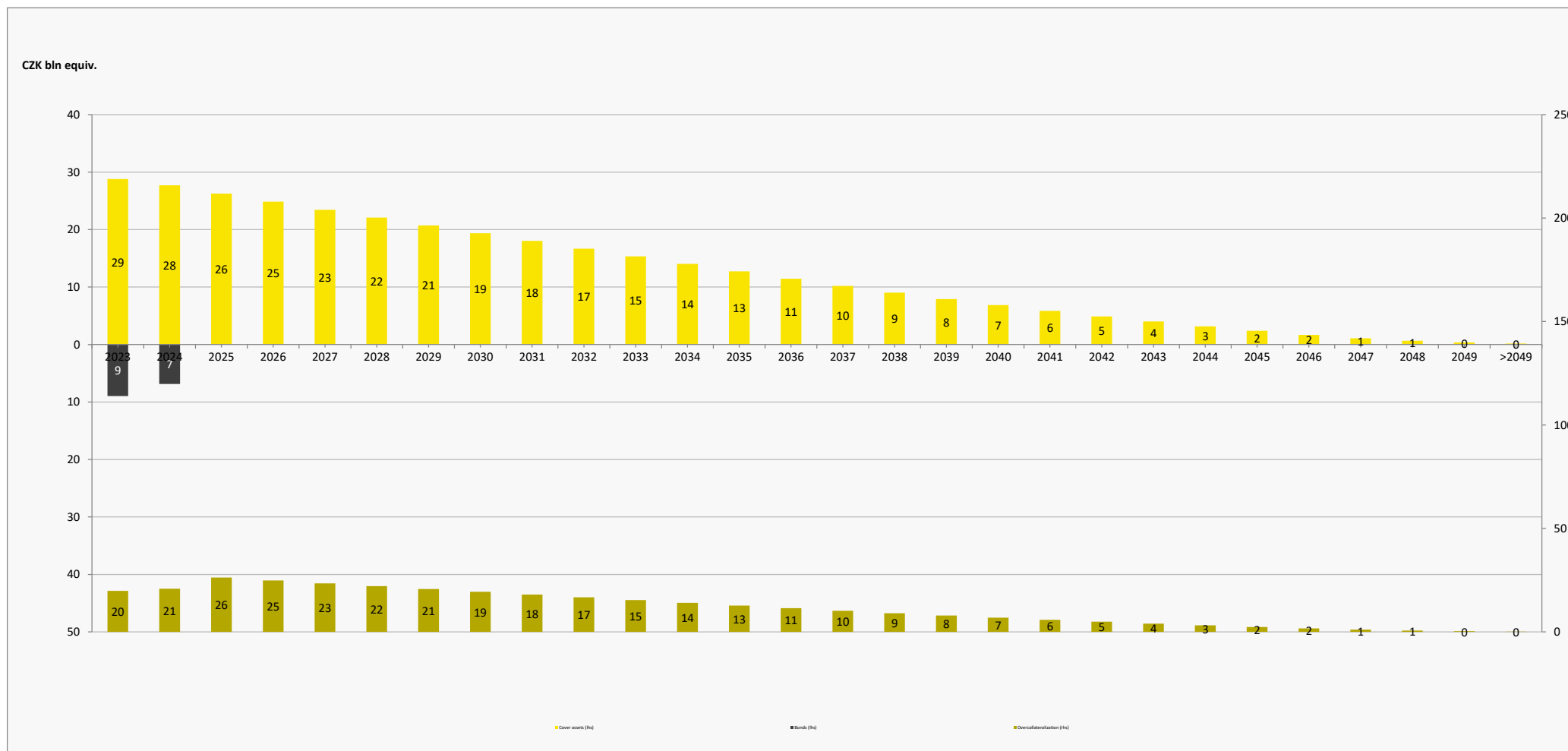
| Seasoning [months] | Number of Loans | %      | Current Balance | %      |
|--------------------|-----------------|--------|-----------------|--------|
| < 12               | 408             | 2,04%  | 907 498 224     | 3,17%  |
| >=12 < 24          | 251             | 1,26%  | 662 009 766     | 2,31%  |
| >=24 < 36          | 797             | 3,99%  | 1 930 019 328   | 6,73%  |
| >=36 < 60          | 1 331           | 6,66%  | 2 612 697 831   | 9,11%  |
| >=60               | 17 186          | 86,05% | 22 558 348 978  | 78,68% |

| Distribution by volume [CZK] | Number of Loans | %      | Current Balance | %      |
|------------------------------|-----------------|--------|-----------------|--------|
| 0 <= 500.000                 | 4 057           | 20,31% | 1 160 987 069   | 4,05%  |
| >500.000 <= 1.000.000        | 4 748           | 23,77% | 3 535 981 675   | 12,33% |
| >1.000.000 <= 1.500.000      | 3 813           | 19,09% | 4 705 340 391   | 16,41% |
| >1.500.000 <= 2.000.000      | 2 681           | 13,42% | 4 648 173 412   | 16,21% |
| >2.000.000 <= 2.500.000      | 1 837           | 9,20%  | 4 111 363 767   | 14,34% |
| >2.500.000 <= 3.000.000      | 1 145           | 5,73%  | 3 123 159 305   | 10,89% |
| >3.000.000 <= 5.000.000      | 1 348           | 6,75%  | 4 973 287 810   | 17,35% |
| >5.000.000 <= 10.000.000     | 307             | 1,54%  | 1 952 298 896   | 6,81%  |
| >10.000.000 <= 50.000.000    | 37              | 0,19%  | 459 981 800     | 1,60%  |
| > 50.000.000                 | 0               | 0,00%  | 0               | 0,00%  |

| Principal Payment Frequency | Number of Loans | %      | Current Balance | %      |
|-----------------------------|-----------------|--------|-----------------|--------|
| Monthly                     | 19 968          | 99,97% | 28 667 286 291  | 99,99% |
| Bullet                      | 0               | 0,00%  | 0               | 0,00%  |
| Other                       | 5               | 0,03%  | 3 287 835       | 0,01%  |

| Geographical Distribution    | Number of Loans | %      | Current Balance | %      |
|------------------------------|-----------------|--------|-----------------|--------|
| Prague                       | 3251            | 16,28% | 6 623 139 418   | 23,10% |
| The South Moravian Region    | 2685            | 13,44% | 3 763 919 735   | 13,13% |
| The South Bohemia Region     | 1437            | 7,19%  | 1 718 125 081   | 5,99%  |
| The Karlovy Vary Region      | 436             | 2,18%  | 415 210 242     | 1,45%  |
| The Vysočina Region          | 577             | 2,89%  | 682 354 718     | 2,38%  |
| The Hradec Králové Region    | 701             | 3,51%  | 873 011 113     | 3,04%  |
| The Liberec Region           | 889             | 4,45%  | 1 039 788 983   | 3,63%  |
| The Moravian-Silesian Region | 1993            | 9,98%  | 2 458 076 860   | 8,57%  |
| The Olomouc Region           | 1001            | 5,01%  | 1 234 854 902   | 4,31%  |
| The Pardubice Region         | 981             | 4,91%  | 1 214 957 502   | 4,24%  |
| The Pilsen Region            | 874             | 4,38%  | 1 043 579 010   | 3,64%  |
| The Central Bohemia Region   | 3054            | 15,29% | 5 237 177 240   | 18,27% |
| The Zlín Region              | 896             | 4,49%  | 1 099 825 752   | 3,84%  |
| The Ústí Region              | 1 198           | 6,00%  | 1 266 553 572   | 4,42%  |

## Overcollateralization Detail



## Disclaimer

This information has been prepared by Raiffeisenbank a.s., Hvězdova 1716/2b, Prague 4, identification number: 49240901, registered in the Commercial Register maintained by the City Court in Prague, section B, entry 2051, the Czech Republic. Raiffeisenbank a.s. is authorised and regulated by the Czech National Bank.

The information in this presentation is based on carefully selected sources believed to be reliable. However, we do not make any representation as to its accuracy or completeness. Any opinions herein reflect our judgement at the date hereof and are subject to change without notice. Any investments presented in this presentation may be unsuitable for the investor depending on his or her specific investment objectives and financial position. Any reports provided herein are provided for general information purposes only and cannot substitute the obtaining of independent financial advice. Private investors should obtain the advice of their banker/broker about any investments concerned prior to making them. Nothing in this publication is intended to create contractual obligations.

We specifically disclaim any liability for any loss, claim or damage suffered by you or any third party resulting directly or indirectly from any use of or reliance on the information provided. Without prejudice to the above, this presentation is not a prospectus for the purposes of EU Directive 2003/71/EC.

Equally, this information is not for distribution or forwarding directly or indirectly in or into the United States, United Kingdom, Italy, Canada, Japan, Australia or South Africa or to any other jurisdiction where distribution or forwarding would be prohibited by applicable law.

Any forward-looking statements contained herein are based on historical hypothetical performance under specified conditions. Any opinion, plan, forecast, or other statement of a forward-looking nature reflects our judgement based on information available at the time of the preparation of this document and are subject to change without notice. These forward-looking statements are subject to certain risks and uncertainties that could cause the actual results to differ materially from those stated or implied. Any forward or future performance figures shown are based on past performance, and are not a reliable indicator for future performance and should not be used as such in any circumstance.

This information may not be passed on or reproduced in whole or part under circumstances without written consent of Raiffeisenbank a.s.