

Pool assets Analysis (Overview)

Asset type :	100% Residential Mortgages
Asset balance :	CZK 35.8bn (c.EUR1.23bn)
Average loan balance :	CZK 1.691mn (c. EUR 62k)
Number of loans :	21 171
Number of borrowers :	20 652
Number of properties :	23 043
WA remaining term (in months) :	246
WA seasoning (in months) :	52
Loans to Employees	4%
Borrower concentration: % age of largest 10 borrowers	1%
WA Margin on Fixed Rate Loans (bps)	219
WA Interest Rate on Fixed Rate Loans	3,18%
Loans in Arrears .>90 days	0%
Details on LTV	
WA unindexed LTV	66,24%

Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	1 047	4,95	1 539 440 256,54	4,3
Fixed rate with reset >=2 but <5 years	10 592	50,03	18 694 699 968,78	52,21
Fixed rate with reset >=5 years	9 532	45,02	15 569 288 578,66	43,49
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0-<=40%	4 178	19,73	3 514 147 118,85	9,82
>40%<=50%	2 089	9,87	2 960 399 855,40	8,27
>50%<=60%	2 514	11,87	4 057 822 208,83	11,33
>60%<=70%	3 980	18,8	7 321 986 617,74	20,45
>70%<=80%	3 398	16,05	6 778 018 711,82	18,93
>80%<=85%	1 781	8,41	4 015 369 877,74	11,22
>85%<=90%	2 092	9,88	4 801 653 141,60	13,41
>90%<=95%	596	2,82	1 301 561 186,59	3,64
>95%<=100%	308	1,45	664 617 525,78	1,86
>105%	135	0,64	198 542 066,22	0,55
>100%<=105%	100	0,47	189 310 493,41	0,53
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Maturity Date	Number of Loans	%	Current Balance	%
2014-2018	278	1,31	60 190 986,62	0,17
2018-2022	858	4,05	551 181 271,91	1,54
2022-2026	1 595	7,53	1 718 227 257,52	4,8
2026-2030	2 883	13,61	3 830 653 645,63	10,7
2030-2034	3 161	14,92	5 294 106 629,42	14,78
2034-2038	3 548	16,76	6 516 347 560,95	18,19
2038-2042	5 526	26,1	10 247 962 092,78	28,62
2042-2046	3 308	15,63	7 557 433 529,20	21,1
2046-2050	12	0,05	22 644 989,87	0,06
2050-2054	2	0	4 680 840,08	0,01
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Seasoning (months)	Number of Loans	%	Current Balance	%
< 12	1 490	7,04	2 769 743 282,01	7,74
≥12-<24	2 350	11,1	4 945 333 520,92	13,81
≥24-<36	3 129	14,78	6 992 298 430,97	19,53
≥36-<60	4 196	19,82	7 551 670 451,28	21,09
≥60	10 006	47,26	13 544 383 118,80	37,83
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Property type	Number of Loans	%	Current Balance	%
Flat in block with 4 or more units	7 454	35,21	12 103 675 806,97	33,81
House	13 542	63,96	23 149 917 370,73	64,66
Other	61	0,29	138 620 081,08	0,39
partial commercial use	114	0,54	411 215 545,20	1,15
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Principal Payment frequency type	Number of Loans	%	Current Balance	%
Bullet	198	0,94	185 135 629,26	0,52
Monthly	20 956	98,98	35 588 124 294,13	99,4
Other	17	0,08	30 168 880,59	0,08
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Occupancy tupe	Number of Loans	%	Current Balance	%
Non-owner-occupied (buy-to-let) where borrower has < 3 properties	3	0,01	11 225 540,13	0,03
Other/No data	6 745	31,86	9 381 491 977,12	26,2
Owner-occupied	14 423	68,13	26 410 711 286,73	73,77
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	3 870	18,28	9 609 418 016,78	26,84
Jihočeský	1 410	6,66	2 041 792 989,47	5,7
Jihomoravský	2 289	10,81	3 589 849 384,41	10,03
Karlovarský	511	2,41	614 069 532,71	1,72
Královéhradecký	709	3,35	1 030 741 676,12	2,88
Liberecký	1 015	4,79	1 496 346 897,65	4,18
Moravskoslezský	2 235	10,56	3 122 825 055,09	8,72
Olomoucký	925	4,37	1 228 727 561,62	3,43
Pardubický	853	4,03	1 172 964 543,72	3,28
Plzeňský	879	4,15	1 175 993 472,62	3,28
Středočeský	3 921	18,52	7 550 807 900,79	21,09
Ústecký	1 348	6,37	1 634 042 157,90	4,56
Vysočina	556	2,63	681 969 010,55	1,9
Zlínský	646	3,05	848 546 105,71	2,37
Other/No data	4	0,02	5 334 498,84	0,01
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Loans in Arrears	Number of Loans	%	Current Balance	%
<2	21 125	99,78	35 726 963 341,00	99,79
≥2-<6	46	0,22	76 465 462,98	0,21
Grand Total	21 171	100,00%	35 803 428 803,98	100,00%

Contact

If you have any queries regarding this report please contact:
Raiffeisenbank a.s. - Investor Relations