
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.09.2020

Covered Bonds Key Facts

Total Outstanding [CZK eq.]: **20 124 053 430**

here of CZK denominated bonds:	0
here of EUR denominated bonds:	20 124 053 430

Overcollateralization

Current Overcollateralization:	139,3%
Overcollateralization consistent with current rating:	6,0%

Credit Ratings (Moody's)

Issuer's Rating	A3
CB Rating	Aa2

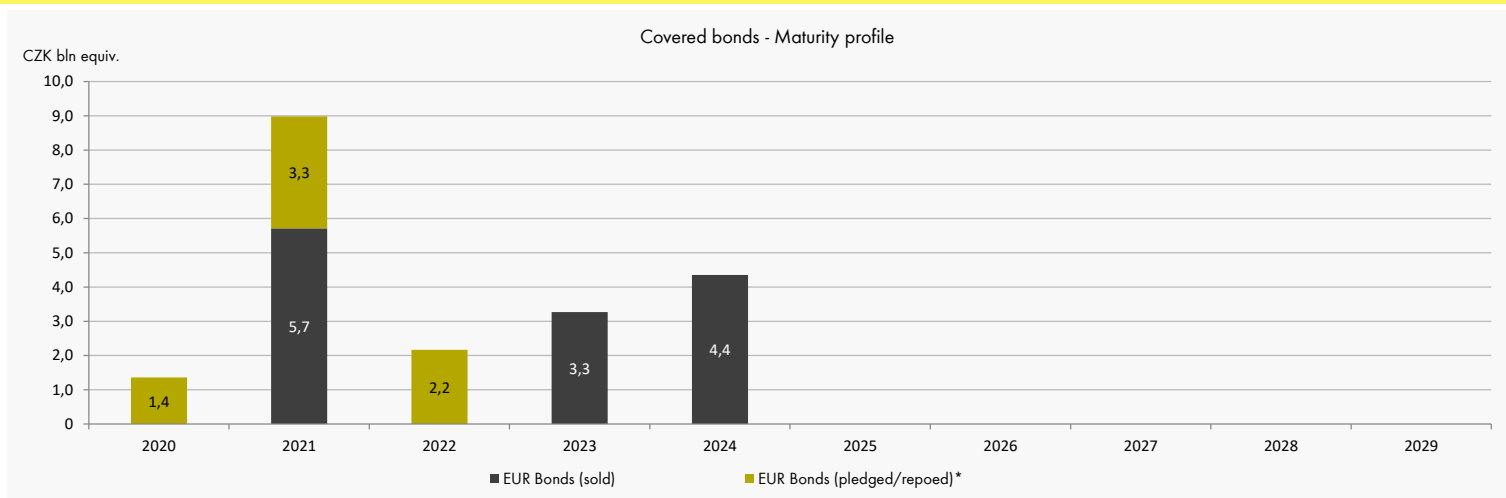
Cover Pool Key Facts

Asset balance [CZK] : **48 159 040 494**

here of CZK denominated mortgages	48 159 040 494
Average loan balance :	1 613 855
Number of loans :	29 841
Number of borrowers :	28 486
Number of properties :	32 306
WA remaining term (in months) :	252
WA seasoning (in months) :	64

Loans to Employees	3,19%
Borrower concentration: 10 largest borrowers	0,51%
WA Margin on Fixed Rate Loans	1,05%
WA Interest Rate on Fixed Rate Loans	2,31%
Loans in Arrears > 90 days	0%
WA indexed LTV	52,7%

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

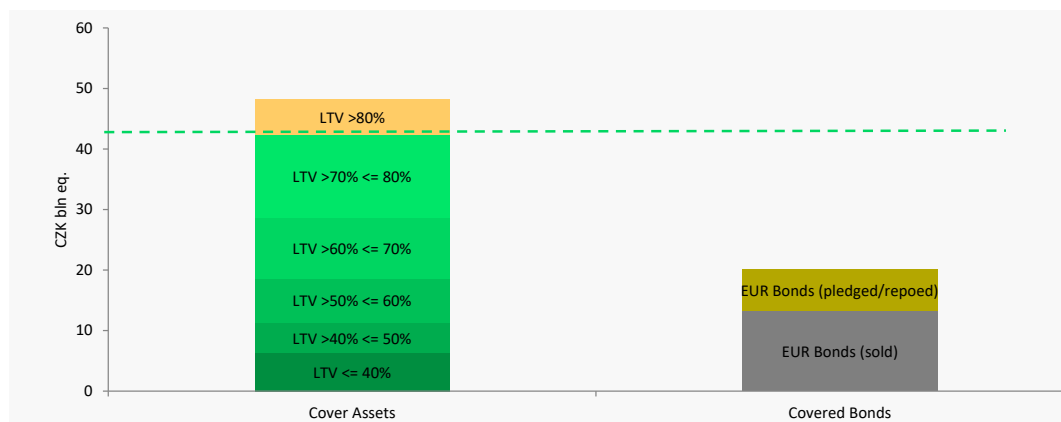
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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 30.09.2020

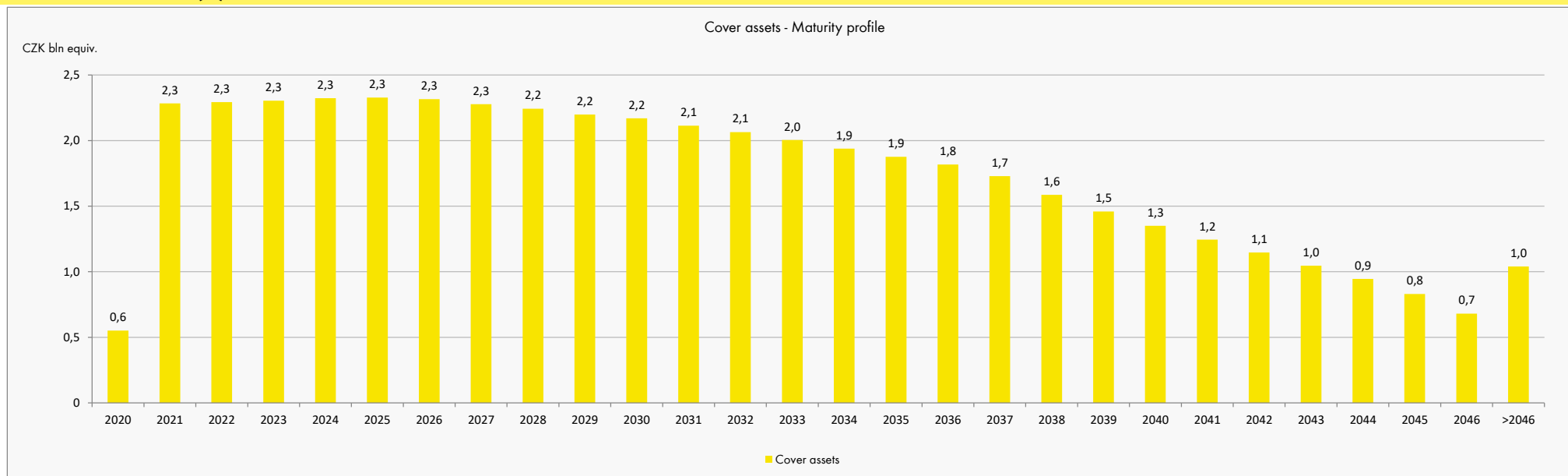
- Requirement on regular publishing of information concerning cover pool, which is set out by **Article 129(7)** of CRR is ensured by this Investor Report, which is published on quarterly basis.

- 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	606	2,03%	602 214 401	1,25%
Fixed rate with reset >=2 but <5 years	9798	32,83%	16 190 945 222	33,62%
Fixed rate with reset >=5 years	19374	64,92%	31 240 179 809	64,87%
Floating rate	63	0,21%	125 701 062	0,26%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	7870	26,37%	6 304 366 331	13,09%
>40% <= 50%	3509	11,76%	4 940 011 848	10,26%
>50% <= 60%	4432	14,85%	7 401 555 881	15,37%
>60% <= 70%	5194	17,41%	9 949 716 500	20,66%
>70% <= 80%	6269	21,01%	13 681 309 189	28,41%
>80% <= 85%	1495	5,01%	3 365 706 186	6,99%
>85% <= 90%	693	2,32%	1 692 206 078	3,51%
>90% <= 95%	147	0,49%	352 943 794	0,73%
>95% <= 100%	86	0,29%	235 896 337	0,49%
>100% <= 105%	36	0,12%	67 139 931	0,14%
>105%	110	0,37%	168 188 418	0,35%

Cover Pool Detail (2)

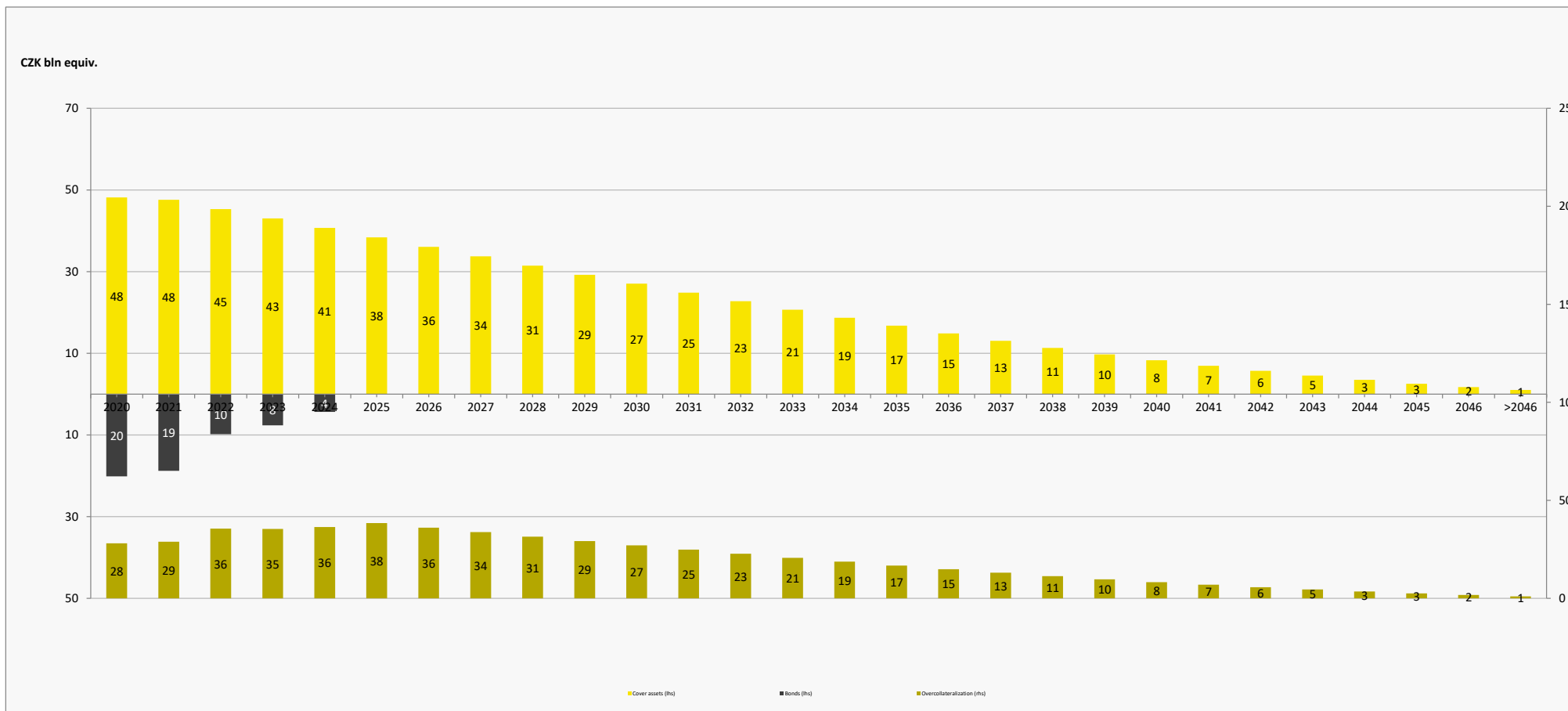
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	1022	3,42%	2 851 137 581	5,92%
>=12 < 24	1 776	5,95%	4 075 711 642	8,46%
>=24 < 36	3 176	10,64%	6 307 971 409	13,10%
>=36 < 60	7 823	26,22%	13 868 175 950	28,80%
>=60	16 044	53,76%	21 056 043 912	43,72%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	4 564	15,29%	1 413 416 749	2,93%
>500.000 <= 1.000.000	6 602	22,12%	4 932 124 859	10,24%
>1.000.000 <= 1.500.000	5 818	19,50%	7 214 915 593	14,98%
>1.500.000 <= 2.000.000	4 318	14,47%	7 496 604 041	15,57%
>2.000.000 <= 2.500.000	3 109	10,42%	6 950 546 229	14,43%
>2.500.000 <= 3.000.000	2 086	6,99%	5 699 665 258	11,84%
>3.000.000 <= 5.000.000	2 727	9,14%	10 070 145 960	20,91%
>5.000.000 <= 10.000.000	558	1,87%	3 539 267 513	7,35%
>10.000.000 <= 50.000.000	59	0,20%	842 354 291	1,75%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	29 712	99,57%	48 046 920 565	99,77%
Bullet	117	0,39%	101 676 237	0,21%
Other	12	0,04%	10 443 692	0,02%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	5004	16,77%	11 695 419 260	24,28%
The South Moravian Region	3604	12,08%	5 599 873 667	11,63%
The South Bohemia Region	1998	6,70%	2 671 166 554	5,55%
The Karlovy Vary Region	660	2,21%	697 169 233	1,45%
The Vysočina Region	789	2,64%	953 309 173	1,98%
The Hradec Králové Region	1010	3,38%	1 439 702 578	2,99%
The Liberec Region	1430	4,79%	1 966 950 683	4,08%
The Moravian-Silesian Region	2950	9,89%	4 043 072 959	8,40%
The Olomouc Region	1466	4,91%	2 016 557 410	4,19%
The Pardubice Region	1356	4,54%	1 902 723 916	3,95%
The Pilsen Region	1390	4,66%	1 846 685 288	3,83%
The Central Bohemia Region	5197	17,42%	9 703 093 449	20,15%
The Zlín Region	1134	3,80%	1 499 303 897	3,11%
The Ústí Region	1 853	6,21%	2 124 012 427	4,41%

Overcollateralization Detail



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