

Pool assets Analysis (Overview)

Asset type :	100% Residential Mortgages
Asset balance :	CZK 35.60bn (c.EUR1.32bn)
Average loan balance :	CZK 1.680m (c. EUR 62k)
Number of loans :	21 200
Number of borrowers :	20 234
Number of properties :	22 525
WA remaining term (in months) :	246
WA seasoning (in months) :	54
Loans to Employees	4%
Borrower concentration: % age of largest 10 borrowers	1%
WA Margin on Fixed Rate Loans (bps)	212
WA Interest Rate on Fixed Rate Loans	3,08%
Loans in Arrears >90 days	0%
Details on LTV	
WA unindexed LTV	66,00%

Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	993	4,68	1 466 662 245,59	4,12
Fixed rate with reset >=2 but <5 years	10 350	48,82	18 132 787 985,01	50,91
Fixed rate with reset >=5 years	9 857	46,5	16 017 982 550,26	44,97
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0-<=40%	4 236	19,98	3 522 482 683,42	9,89
>40%<=50%	2 135	10,07	3 005 370 896,17	8,44
>50%<=60%	2 563	12,09	4 125 812 267,84	11,58
>60%<=70%	4 030	19,01	7 413 622 504,78	20,81
>70%<=80%	3 329	15,70	6 693 567 412,40	18,79
>80%<=85%	1 840	8,68	4 113 976 044,23	11,55
>85%<=90%	2 023	9,54	4 595 733 170,37	12,90
>90%<=95%	536	2,53	1 156 403 890,94	3,25
>95%<=100%	285	1,34	620 430 473,89	1,74
>105%	123	0,58	185 101 699,54	0,52
>100%<=105%	100	0,47	184 931 737,28	0,52
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Maturity Date	Number of Loans	%	Current Balance	%
2014-2018	261	1,23	50 517 972,98	0,14
2018-2022	848	4,01	499 209 629,87	1,40
2022-2026	1 594	7,52	1 656 329 908,63	4,65
2026-2030	2 825	13,32	3 678 042 479,60	10,33
2030-2034	3 157	14,89	5 218 053 066,47	14,64
2034-2038	3 556	16,78	6 462 531 393,00	18,14
2038-2042	5 502	25,94	10 148 686 255,52	28,49
2042-2046	3 445	16,26	7 881 072 697,29	22,13
2046-2050	10	0,04	18 326 089,06	0,05
2050-2054	2	0,00	4 663 288,44	0,01
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Seasoning (months)	Number of Loans	%	Current Balance	%
< 12	1 386	6,54	2 646 327 221,76	7,43
≥12-<24	2 125	10,02	4 121 853 098,04	11,57
≥24-<36	3 152	14,87	7 026 541 400,38	19,73
≥36-<60	3 949	18,63	7 399 039 787,71	20,77
≥60	10 588	49,94	14 423 671 272,97	40,50
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Property type	Number of Loans	%	Current Balance	%
Flat in block with 4 or more units	7 457	35,17	11 988 910 269,94	33,66
House	13 565	63,99	23 076 230 800,15	64,79
Other	64	0,30	142 708 969,87	0,40
partial commercial use	114	0,54	409 582 740,90	1,15
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Principal Payment frequency type	Number of Loans	%	Current Balance	%
Bullet	191	0,90	174 627 504,26	0,49
Monthly	20 993	99,02	35 421 729 726,51	99,45
Other	16	0,08	21 075 550,09	0,06
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Occupancy type	Number of Loans	%	Current Balance	%
Non-owner-occupied (buy-to-let) where borrower has < 3 properties	3	0,01	11 034 452,73	0,03
Other/No data	6 732	31,75	9 335 411 717,91	26,21
Owner-occupied	14 465	68,23	26 270 986 610,22	73,76
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	3 872	18,26	9 513 061 852,12	26,71
Jihočeský	1 404	6,62	2 030 986 636,36	5,70
Jihomoravský	2 297	10,83	3 605 810 801,33	10,12
Karlovarský	516	2,43	616 913 994,45	1,73
Královéhradecký	714	3,37	1 036 784 002,34	2,91
Liberecký	1 031	4,86	1 518 223 916,30	4,26
Moravskoslezský	2 239	10,56	3 095 589 603,36	8,69
Olomoucký	924	4,36	1 214 321 776,90	3,41
Pardubický	841	3,97	1 145 934 709,10	3,22
Plzeňský	877	4,14	1 168 766 097,37	3,28
Středočeský	3 922	18,50	7 502 373 906,12	21,06
Ústecký	1 353	6,38	1 637 459 999,87	4,60
Vysočina	555	2,62	675 516 466,97	1,90
Zlínský	653	3,08	851 464 899,72	2,39
Other/No data	2	0,01	4 224 118,55	0,01
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Loans in Arrears	Number of Loans	%	Current Balance	%
<2	21 161	99,82	35 566 474 916,01	99,86
≥2-<6	39	0,18	50 957 864,85	0,14
Grand Total	21 200	100,00%	35 617 432 780,86	100,00%

Contact

If you have any queries regarding this report please contact:
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