
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.03.2026

Covered Bonds Key Facts

Total Outstanding [CZK eq.]: 156 896 000

here of CZK denominated bonds:	0
here of EUR denominated bonds:	156 896 000

Overcollateralization

Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	9,50%

Current Overcollateralization: 17869%

Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

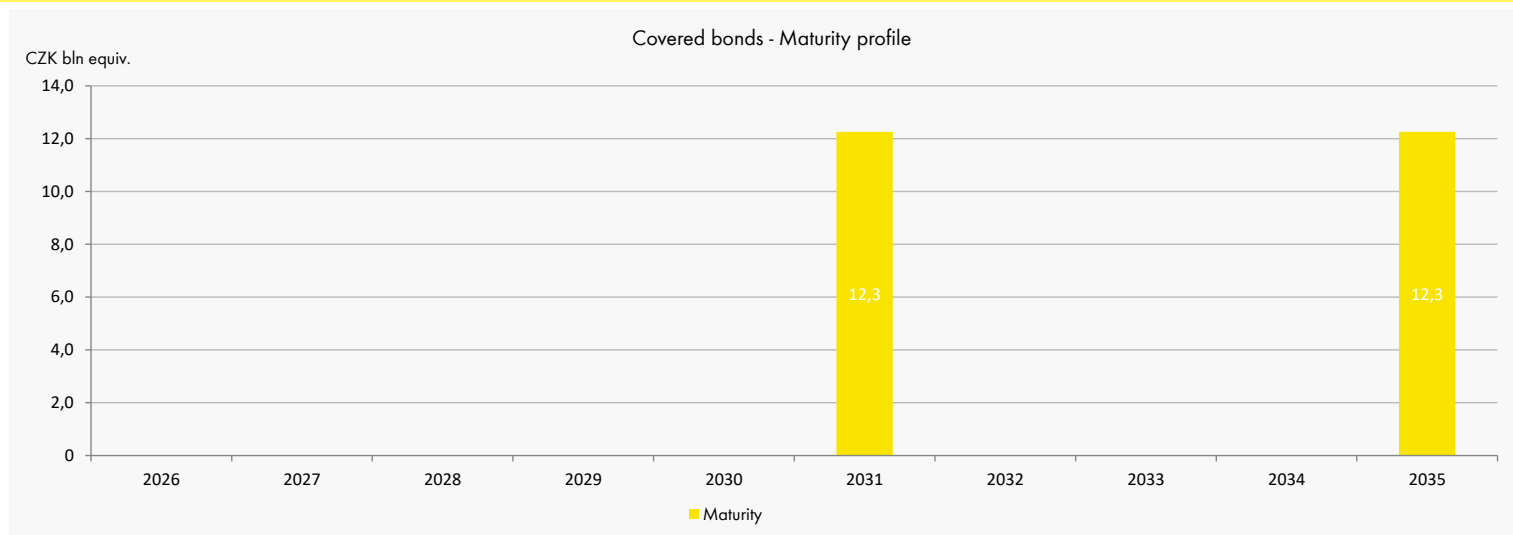
Cover Pool Key Facts

Asset balance [CZK] :	28 192 415 179
here of CZK denominated mortgages	28 192 415 179
Average loan balance :	1 541 243
Number of loans :	18 292
Number of borrowers :	17 720
Number of properties :	18 793
WA remaining term (in months) :	230

WA seasoning (in months) :	97
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,66%
WA Margin on Fixed Rate Loans	0,71%
WA Interest Rate on Fixed Rate Loans	3,91%
Loans in Arrears > 90 days*	0%
WA indexed LTV	44,5%

*Mortgage Loans where debtors are in default or past due for more than 90 days, according to EBA, are not included in the Cover Pool

Covered Bonds Overview



Covered Bonds Detail

ISIN	Currency	Issue Date	Maturity Date	Extended maturity date*	Issued Amount	Sold Amt	Pledged/Repoed Amt	Retained Amt	Coupon	Interest Rate Type
XS2406886973	EUR	15.11.2021	15.11.2031	Non-applicable	500 000 000	0	6 400 000	493 600 000	0,700%	Fixed
XS3019003253	EUR	19.3.2025	19.3.2035	19.3.2036	500 000 000	0	0	500 000 000	4,157%	Fixed

*Maturity extension trigger: If the Issuer fails to redeem the relevant Mortgage Covered Bonds in full on the Maturity Date (or within two Business Days thereafter) the maturity of the principal amount outstanding of the Mortgage Covered Bonds not redeemed will be automatically extended up to (and including) the date designated as an "Extended Maturity Date". In that event, the Issuer may redeem all or part of the principal amount outstanding of the Mortgage Covered Bonds on an Interest Payment Date falling in any month after the Maturity Date, up to and including the Extended Maturity Date.

CRR eligibility

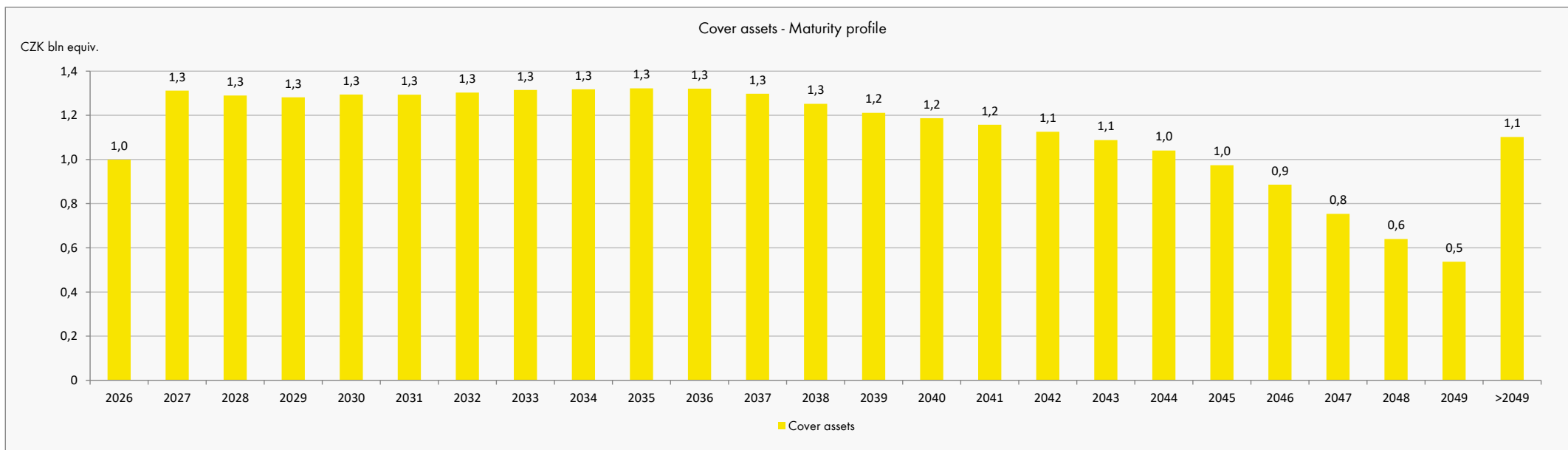
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

Article 129 of the CRR sets out requirements on the collateral of covered bonds which are subject to preferential treatment, the cover pool consists only of:

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; pursuant to **Article 129(1)(d)** of the CRR

- This condition is ensured by adjusting the balance of the loan for the 80% LTV cap
- Cover pool doesn't contain any alternative eligible assets, including derivatives
- 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
- 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	1987	10,86%	3 172 502 288	11,25%
Fixed rate with reset >=2 but <5 years	6298	34,43%	10 904 877 920	38,68%
Fixed rate with reset >=5 years	10007	54,71%	14 115 034 971	50,07%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6756	36,93%	5 870 702 768	20,82%
>40% <= 50%	2841	15,53%	4 510 413 009	16,00%
>50% <= 60%	3265	17,85%	5 793 795 354	20,55%
>60% <= 70%	3439	18,80%	7 275 718 708	25,81%
>70% <= 80%	1991	10,88%	4 741 785 340	16,82%
>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)

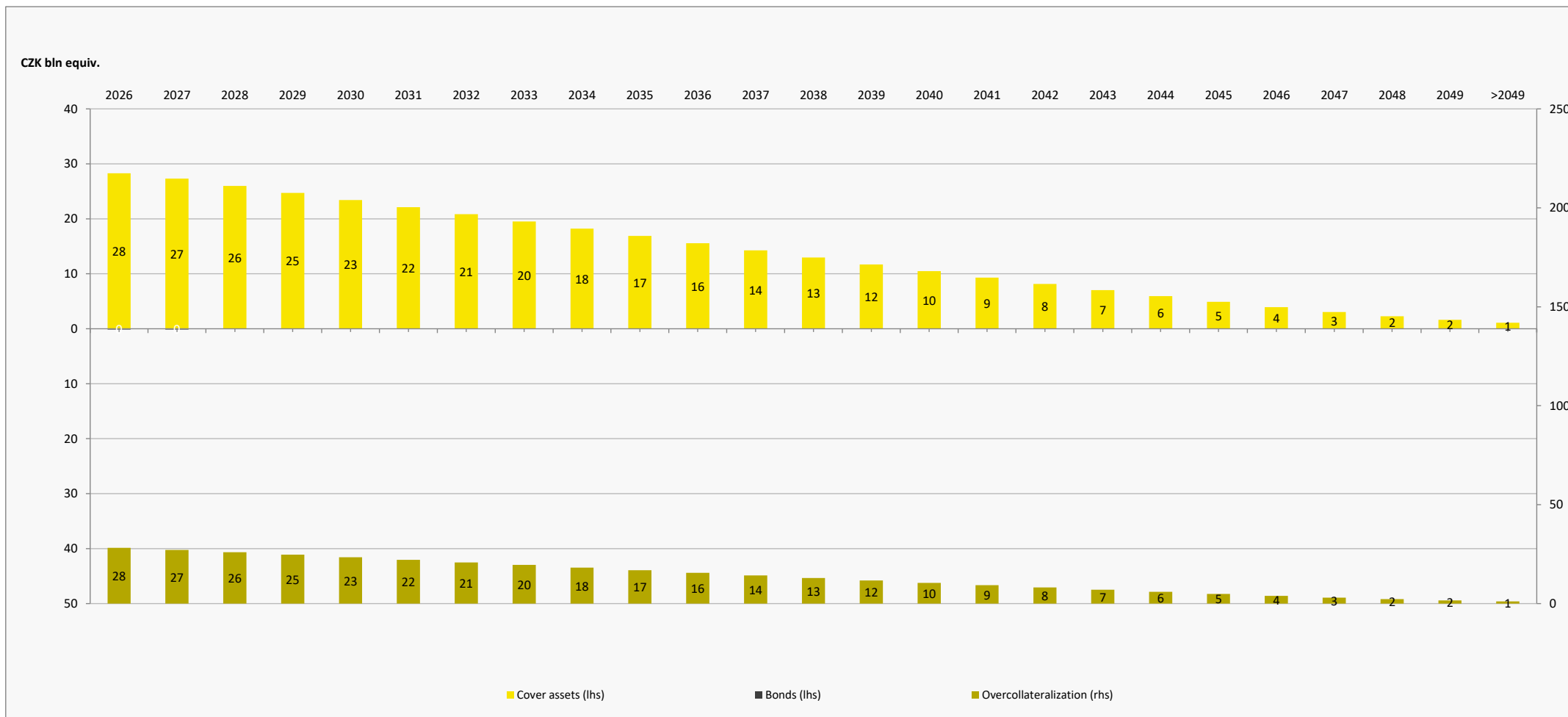
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	135	0,74%	463 574 721	1,64%
>=12 < 24	363	1,98%	1 140 442 880	4,05%
>=24 < 36	310	1,69%	873 248 311	3,10%
>=36 < 60	1 598	8,74%	3 910 235 617	13,87%
>=60	15 886	86,85%	21 804 913 651	77,34%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 394	18,55%	966 202 663	3,43%
>500.000 <= 1.000.000	4 180	22,85%	3 114 322 322	11,05%
>1.000.000 <= 1.500.000	3 387	18,52%	4 194 627 921	14,88%
>1.500.000 <= 2.000.000	2 464	13,47%	4 290 211 363	15,22%
>2.000.000 <= 2.500.000	1 735	9,49%	3 879 822 148	13,76%
>2.500.000 <= 3.000.000	1 151	6,29%	3 135 039 643	11,12%
>3.000.000 <= 5.000.000	1 576	8,62%	5 838 751 772	20,71%
>5.000.000 <= 10.000.000	372	2,03%	2 347 127 340	8,33%
>10.000.000 <= 50.000.000	33	0,18%	426 310 008	1,51%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 290	99,99%	28 192 400 609	100,00%
Bullet	0	0,00%	0	0,00%
Other	2	0,01%	14 570	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2528	13,82%	4 929 733 910	17,49%
The South Moravian Region	2585	14,13%	4 016 845 489	14,25%
The South Bohemia Region	1298	7,10%	1 664 592 543	5,90%
The Karlovy Vary Region	379	2,07%	423 035 748	1,50%
The Vysočina Region	570	3,12%	782 751 449	2,78%
The Hradec Králové Region	652	3,56%	935 047 466	3,32%
The Liberec Region	771	4,21%	1 016 141 122	3,60%
The Moravian-Silesian Region	1920	10,50%	2 676 319 063	9,49%
The Olomouc Region	963	5,26%	1 365 593 067	4,84%
The Pardubice Region	875	4,78%	1 194 725 539	4,24%
The Pilsen Region	814	4,45%	1 128 021 490	4,00%
The Central Bohemia Region	2926	16,00%	5 372 152 559	19,06%
The Zlín Region	862	4,71%	1 244 782 841	4,42%
The Usti Region	1144	6,25%	1 438 680 583	5,10%
Other	5	0,03%	3 992 310	0,01%

Overcollateralization Detail



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