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***Raiffeisenbank a.s.***

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***Investor report - information about Cover Pool***

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*as of 31.03.2025*

## Covered Bonds Key Facts

### **Total Outstanding [CZK eq.]: 124 825 000**

here of CZK denominated bonds:	0
here of EUR denominated bonds:	124 825 000

### **Overcollateralization**

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

### **Current Overcollateralization: 22901%**

### **Credit Ratings (Moody's)**

Issuer's Rating	A2
CB Rating	Aa1

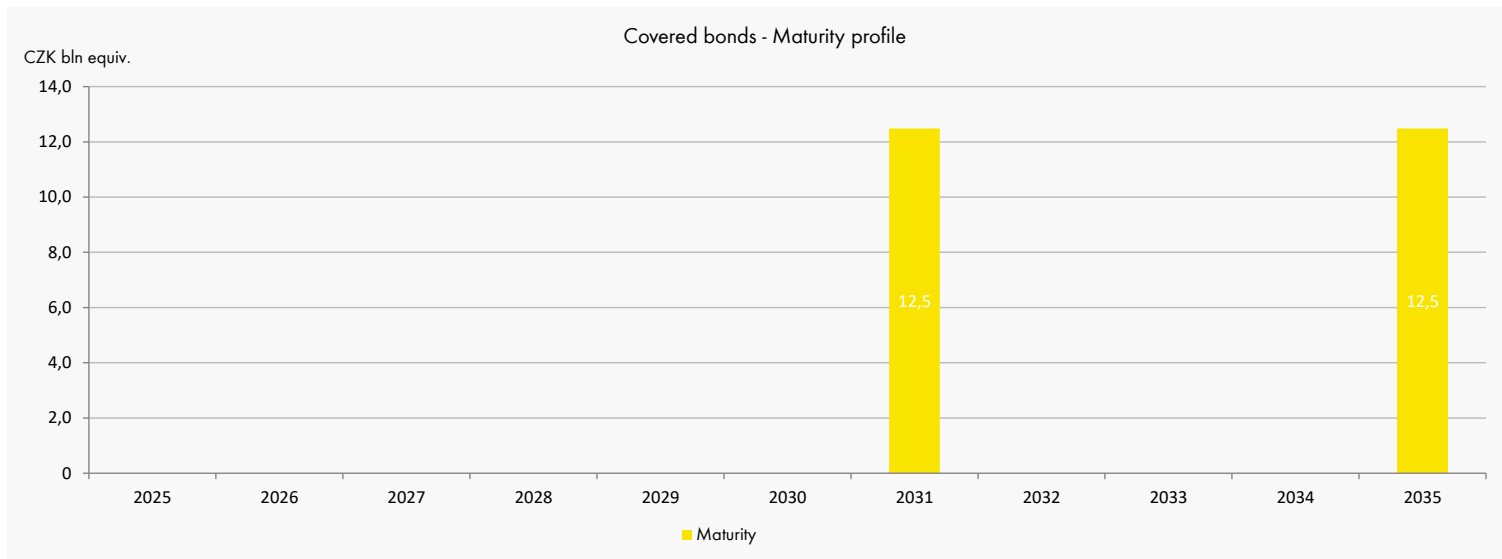
## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>28 710 663 493</b>
here of CZK denominated mortgages	28 710 663 493
Average loan balance :	1 538 209
Number of loans :	18 665
Number of borrowers :	18 069
Number of properties :	19 217
WA remaining term (in months) :	233

WA seasoning (in months) :	92
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,64%
WA Margin on Fixed Rate Loans	0,72%
WA Interest Rate on Fixed Rate Loans	3,71%
Loans in Arrears > 90 days*	0%
WA indexed LTV	45,7%

\* 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	5 000 000	495 000 000	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

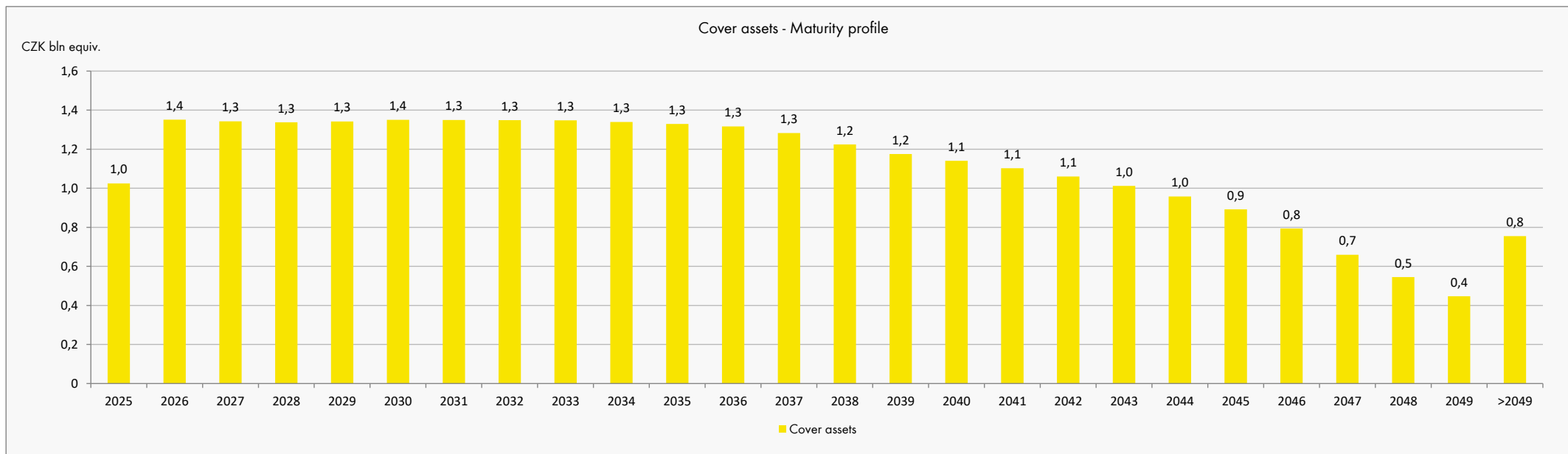
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

**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	1483	7,95%	2 312 004 245	8,05%
Fixed rate with reset >=2 but <5 years	5745	30,78%	9 807 174 410	34,16%
Fixed rate with reset >=5 years	11437	61,28%	16 591 484 838	57,79%
Floating rate	-	0,00%	-	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6545	35,07%	5 565 055 660	19,38%
>40% <= 50%	2773	14,86%	4 272 056 535	14,88%
>50% <= 60%	3340	17,89%	5 901 446 074	20,55%
>60% <= 70%	3402	18,23%	6 913 423 756	24,08%
>70% <= 80%	2605	13,96%	6 058 681 469	21,10%
>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)

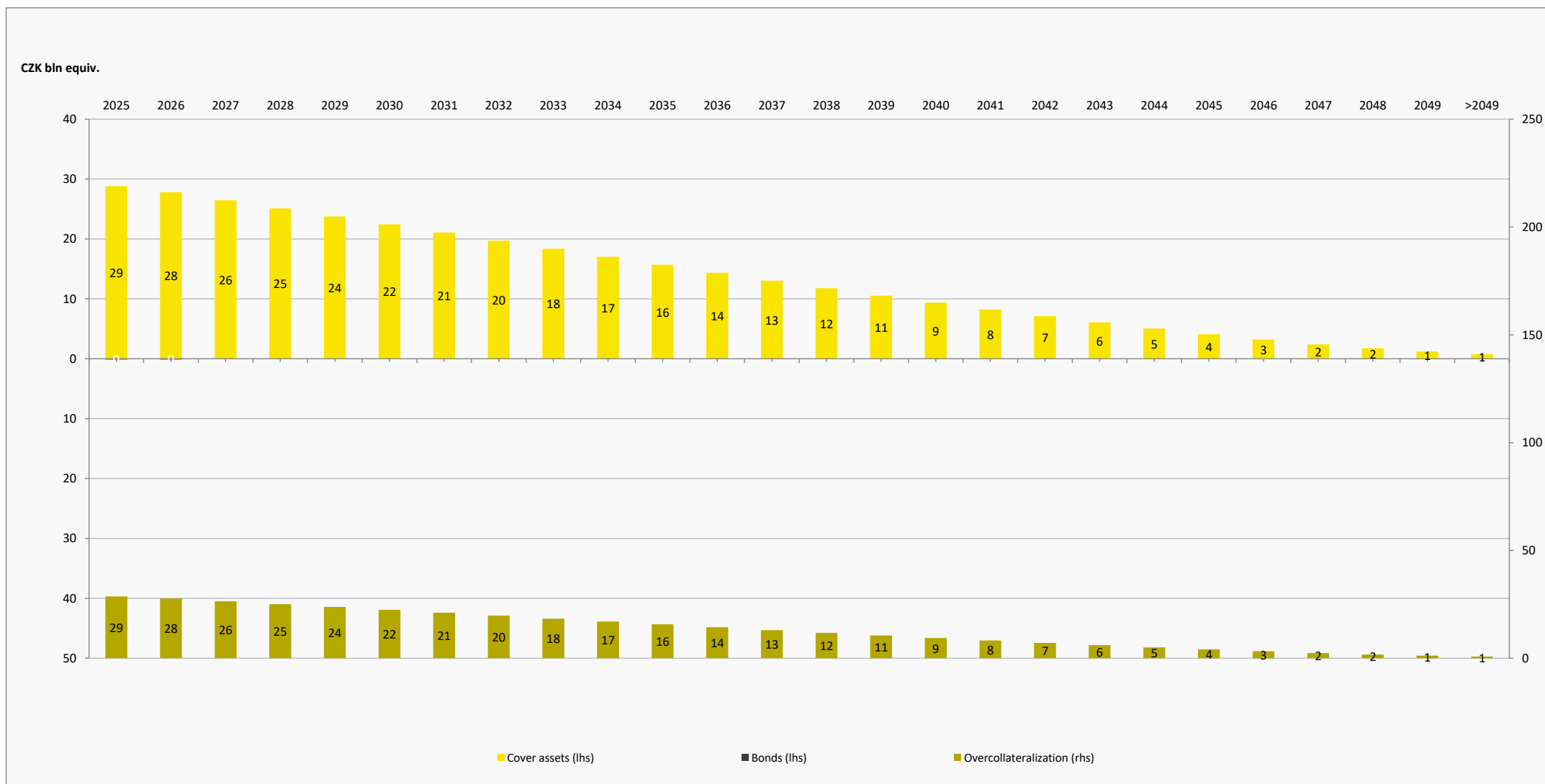
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	191	1,02%	596 158 616	2,08%
>=12 < 24	238	1,28%	648 414 777	2,26%
>=24 < 36	658	3,53%	1 597 703 480	5,56%
>=36 < 60	2 333	12,50%	5 734 192 178	19,97%
>=60	15 245	81,68%	20 134 194 443	70,13%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 375	18,08%	1 000 918 774	3,49%
>500.000 <= 1.000.000	4 322	23,16%	3 226 826 142	11,24%
>1.000.000 <= 1.500.000	3 498	18,74%	4 334 169 914	15,10%
>1.500.000 <= 2.000.000	2 546	13,64%	4 427 193 649	15,42%
>2.000.000 <= 2.500.000	1 804	9,67%	4 030 854 815	14,04%
>2.500.000 <= 3.000.000	1 178	6,31%	3 214 026 813	11,19%
>3.000.000 <= 5.000.000	1 535	8,22%	5 694 181 578	19,83%
>5.000.000 <= 10.000.000	377	2,02%	2 395 682 079	8,34%
>10.000.000 <= 50.000.000	30	0,16%	386 809 729	1,35%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 665	100,00%	28 710 663 493	100,00%
Bullet	0	0,00%	0	0,00%
Other	3	0,02%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2718	14,56%	5 515 876 163	19,21%
The South Moravian Region	2627	14,07%	4 077 305 926	14,20%
The South Bohemia Region	1311	7,02%	1 652 662 019	5,76%
The Karlovy Vary Region	386	2,07%	422 361 325	1,47%
The Vysočina Region	569	3,05%	761 979 613	2,65%
The Hradec Králové Region	633	3,39%	856 638 133	2,98%
The Liberec Region	805	4,31%	1 079 462 317	3,76%
The Moravian-Silesian Region	1940	10,39%	2 689 415 812	9,37%
The Olomouc Region	983	5,27%	1 355 167 352	4,72%
The Pardubice Region	887	4,75%	1 219 314 189	4,25%
The Pilsen Region	819	4,39%	1 078 702 792	3,76%
The Central Bohemia Region	2971	15,92%	5 407 917 445	18,84%
The Zlín Region	875	4,69%	1 221 179 374	4,25%
The Ústí Region	1140	6,11%	1 369 266 480	4,77%
Other	1	0,01%	3 414 553	0,01%

## Overcollateralization Detail



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