

COVERED BOND QUATERLY INVESTOR REPORT - HZL issued by Raiffeisenbank a.s. under the €5bn CB Programme
Report 31 March 2015

Asset type :	100% Residential Mortgages
Asset balance :	CZK 33 9bc.eUR1.23bn
Average loan balance :	CZK 1.320m (c. EUR 48k)
Number of loans :	25 681
Number of borrowers :	22 599
Number of properties :	27 221
WA remaining term (in months) :	237
WA seasoning (in months) :	54
Loans to Employees	4%
Borrower concentration: % age of largest 10 borrowers	1%
WA Margin on Fixed Rate Loans (bps)	279
WA Interest Rate on Fixed Rate Loans	4,21%
Loans in Arrears >90 days	0%
Details on LTV	
WA unindexed LTV	63,30%

Outstanding Loan Amount	Number of Loans	%	Current Balance	%
[Please insert a strat table creating 6/8 categories with ranges]				

Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	1 874	6,67	2235477354	5,65
Fixed rate with reset >=2 but <5 years	14 726	52,39	21826012563	55,14
Fixed rate with reset >=5 years	11 509	40,94	15523599759	39,22
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0-<=40%	7 261	25,83	5236498420	13,23
>40%<=50%	3 251	11,57	4018218944	10,15
>50%<=60%	3 404	12,11	5050479107	12,76
>60%<=70%	4 637	16,5	8180744249	20,67
>70%<=80%	3 875	13,79	7093957861	17,92
>80%<=85%	1 912	6,8	3580659310	9,05
>85%<=90%	2 210	7,86	4119561786	10,41
>90%<=95%	757	2,69	1223003446	3,09
>95%<=100%	447	1,59	691953089	1,75
>105%	220	0,78	214697572,6	0,54
>100%<=105%	135	0,48	175315892,4	0,44
Grand Total	28 109	100,00%	39 585 089 676,26	100,00%

Maturity Date	Number of Loans	%	Current Balance	%
2014-2018	784	2,79	162 624 628,96	0,41
2018-2022	1 779	6,33	993 224 182,26	2,52
2022-2026	2 911	10,35	2 707 928 009,65	6,84
2026-2030	4 834	17,2	5 600 870 239,68	14,14
2030-2034	4 419	15,72	6 480 930 780,91	16,37
2034-2038	4 204	14,96	6 984 394 593,99	17,64
2038-2042	6 002	21,36	10 231 258 079,45	25,85
2042-2046	3 009	10,7	6 202 671 678,50	15,67
2046-2050	165	0,59	216 856 547,06	0,55
2050-2054	2	0	4 270 935,79	0,01
Grand Total	28 109	100,00%	39 585 089 676,15	100,00%

Seasoning (months)	Number of Loans	%	Current Balance	%
< 12	2 122	7,55	3 202 541 599,80	8,09
≥12-<24	3 593	12,78	6 948 347 655,15	17,55
≥24-<36	2 537	9,03	4 959 934 109,12	12,53
≥36-<60	6 249	22,23	9 201 243 508,49	23,24
≥60	13 608	48,41	15 273 022 803,69	38,58
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%

Property type	Number of Loans	%	Current Balance	%

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Flat in block with 4 or more units	9 353	33,27	12 259 402 785,14	30,97
House	18 389	65,42	26 309 432 493,64	66,46
Other	136	0,48	233 122 452,62	0,59
partial commercial use	231	0,82	783 131 944,85	1,98
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%
Principal Payment frequency type	Number of Loans	%	Current Balance	%
Bullet	370	1,32	324 907 840,81	0,82
Monthly	27 691	98,51	39 195 105 714,35	99,01
Other	48	0,17	65 076 121,09	0,16
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%
Occupancy type	Number of Loans	%	Current Balance	%
Non-owner-occupied (buy-to-let) where borrower has < 3 properties	6	0,02	17167964,64	0,04
Other/No data	866	3,08	658279758	1,66
Owner-occupied	27 237	96,9	38909641954	98,29
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%
Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	4 478	15,93	9 900 005 420,64	25,01
Jihočeský	1 880	6,69	2 258 881 386,08	5,71
Jihomoravský	3 047	10,84	3 966 450 024,33	10,02
Karlovarský	832	2,96	760 594 033,73	1,92
Královéhradecký	1 017	3,62	1 202 463 861,66	3,04
Liberecký	1 342	4,77	1 693 942 740,65	4,28
Moravskoslezský	3 002	10,68	3 571 866 053,22	9,02
Olomoucký	1 336	4,75	1 416 649 444,59	3,58
Pardubický	1 252	4,45	1 433 152 580,43	3,62
Plzeňský	1 279	4,55	1 422 228 329,64	3,59
Středočeský	4 985	17,73	8 175 125 473,13	20,65
Ústecký	1 871	6,66	1 940 797 042,34	4,9
Vysočina	837	2,98	821 454 269,82	2,08
Zlínský	930	3,31	992 955 311,69	2,51
Other/No data	21	0,07	28 523 704,30	0,07
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%
Loans in Arrears	Number of Loans	%	Current Balance	%
<2	28 050	99,79	39 512 318 704,35	99,82
>=2-<6	59	0,21	72 770 971,90	0,18
Grand Total	28 109	100,00%	39 585 089 676,25	100,00%

Contact

If you have any queries regarding this report please contact:
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