

Pool assets Analysis (Overview)

Asset type :	100% Residential Mortgages
Asset balance :	CZK 34.40bn (c. EUR 1.34bn)
Average loan balance :	CZK 1.675m (c. EUR 62k)
Number of loans :	21 727
Number of borrowers :	20 818
Number of properties :	23 194
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)	207,03
WA Interest Rate on Fixed Rate Loans	2,99%
Loans in Arrears >90 days	0%
Details on LTV	
WA unindexed LTV	65,59%

Interest Rate Type	Number of Loans	%	Current Balance	%
Fixed rate with reset <=2 years	951	4,38	1 381 428 448,55	3,79
Fixed rate with reset >=2 but <5 years	10 467	48,18	18 229 536 371,06	50,08
Fixed rate with reset >=5 years	10 309	47,45	16 790 376 901,73	46,13
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0-<=40%	4 380	20,16	3 611 572 156,64	9,92
>40%<=50%	2 263	10,42	3 204 110 973,28	8,80
>50%<=60%	2 665	12,27	4 300 247 613,67	11,81
>60%<=70%	4 254	19,58	7 758 943 030,73	21,31
>70%<=80%	3 400	15,65	6 832 573 067,65	18,77
>80%<=85%	1 943	8,94	4 400 498 516,38	12,09
>85%<=90%	2 010	9,25	4 584 867 063,50	12,60
>90%<=95%	471	2,17	1 006 190 429,41	2,76
>95%<=100%	218	1,00	496 049 051,56	1,36
>105%	71	0,33	93 091 653,41	0,26
>100%<=105%	52	0,24	113 198 165,11	0,31
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Maturity Date	Number of Loans	%	Current Balance	%
2014-2018	238	1,09	41 333 853,39	0,12
2018-2022	854	3,94	490 616 272,53	1,34
2022-2026	1 628	7,50	1 646 670 398,49	4,53
2026-2030	2 815	12,95	3 603 935 103,22	9,89
2030-2034	3 187	14,67	5 189 941 565,30	14,26
2034-2038	3 640	16,75	6 526 963 283,25	17,94
2038-2042	5 487	25,26	10 072 673 705,77	27,67
2042-2046	3 683	16,95	8 388 285 649,37	23,05
2046-2050	193	0,89	436 276 298,93	1,19
2050-2054	2	0,00	4 645 591,09	0,01
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Seasoning (months)	Number of Loans	%	Current Balance	%
< 12	1 728	7,95	3 228 420 271,48	8,87
≥12-<24	2 201	10,13	4 251 836 424,17	11,68
≥24-<36	3 017	13,89	6 619 370 521,15	18,18
≥36-<60	3 962	18,24	7 600 696 039,48	20,88
≥60	10 819	49,80	14 701 018 465,06	40,39
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Property type	Number of Loans	%	Current Balance	%
Flat in block with 4 or more units	7 676	35,33	12 287 918 361,46	33,76
House	13 869	63,83	23 571 007 830,61	64,75
Other	67	0,31	148 834 509,26	0,41
partial commercial use	115	0,53	393 581 020,01	1,08
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Principal Payment frequency type	Number of Loans	%	Current Balance	%
Bullet	183	0,84	167 454 655,36	0,46
Monthly	21 530	99,09	36 213 555 097,39	99,48
Other	14	0,06	20 331 968,59	0,06
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Occupancy type	Number of Loans	%	Current Balance	%
Non-owner-occupied (buy-to-let) where borrower has < 3 properties	2	0,01	8 033 599,19	0,02
Other/No data	6 840	31,48	9 533 589 331,59	26,19
Owner-occupied	14 885	68,51	26 859 718 790,56	73,79
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Hlavní město Praha	3 945	18,16	9 656 145 870,51	26,53
Jihočeský	1 456	6,70	2 112 580 321,49	5,80
Jihomoravský	2 363	10,88	3 699 967 078,29	10,16
Karlovarský	529	2,43	618 443 343,18	1,70
Královéhradecký	725	3,34	1 047 728 594,69	2,88
Liberecký	1 077	4,96	1 562 677 581,38	4,29
Moravskoslezský	2 291	10,54	3 176 045 419,27	8,73
Olomoucký	975	4,49	1 300 417 990,00	3,57
Pardubický	866	3,99	1 177 875 032,76	3,24
Plzeňský	909	4,18	1 206 623 155,24	3,31
Středočeský	3 982	18,33	7 625 818 036,66	20,95
Ústecký	1 376	6,33	1 668 656 988,32	4,58
Vysočina	567	2,61	684 719 102,49	1,88
Zlínský	666	3,07	863 643 207,06	2,37
Other/No data				
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Loans in Arrears	Number of Loans	%	Current Balance	%
<2	21 690	99,83	36 351 414 846,74	99,86
≥2-<6	37	0,17	49 926 874,60	0,14
Grand Total	21 727	100,00%	36 401 341 721,34	100,00%

Contact

If you have any queries regarding this report please contact:
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