
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2025

Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	123 750 000
-------------------------------------	--------------------

here of CZK denominated bonds:	0
--------------------------------	---

here of EUR denominated bonds:	123 750 000
--------------------------------	-------------

Overcollateralization

Statutory Overcollateralization	2%
---------------------------------	----

Contractual Overcollateralization	10%
-----------------------------------	-----

Overcollateralization consistent with current rating:	10,50%
---	--------

Current Overcollateralization:	22902%
---------------------------------------	---------------

Credit Ratings (Moody's)

Issuer's Rating	A2
-----------------	----

CB Rating	Aa1
-----------	-----

Cover Pool Key Facts

Asset balance [CZK] :	28 465 447 604
------------------------------	-----------------------

here of CZK denominated mortgages	28 465 447 604
-----------------------------------	----------------

Average loan balance :	1 536 430
------------------------	-----------

Number of loans :	18 527
-------------------	--------

Number of borrowers :	17 954
-----------------------	--------

Number of properties :	19 066
------------------------	--------

WA remaining term (in months) :	231
---------------------------------	-----

WA seasoning (in months) :	93
----------------------------	----

Loans to Employees	0,02%
--------------------	-------

Borrower concentration: 10 largest borrowers	0,83%
--	-------

WA Margin on Fixed Rate Loans	0,72%
-------------------------------	-------

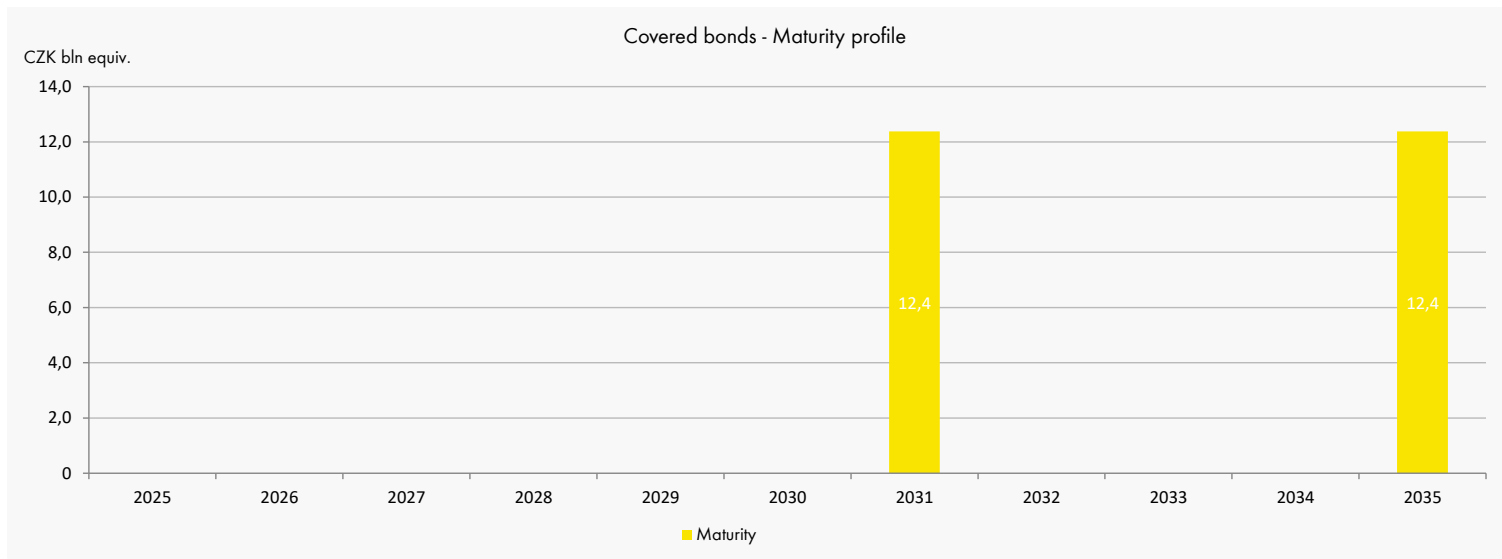
WA Interest Rate on Fixed Rate Loans	3,77%
--------------------------------------	-------

Loans in Arrears > 90 days*	0%
-----------------------------	----

WA indexed LTV	45,6%
----------------	-------

* 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

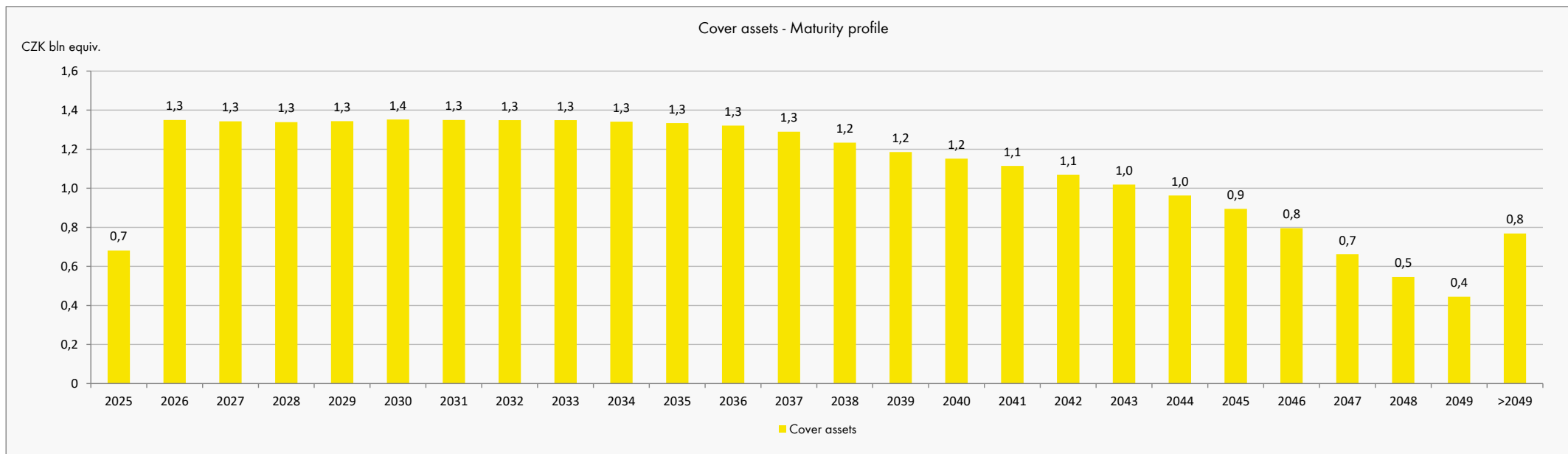
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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	1628	8,79%	2 579 887 847	9,06%
Fixed rate with reset >=2 but <5 years	5745	31,01%	9 843 320 623	34,58%
Fixed rate with reset >=5 years	11154	60,20%	16 042 239 135	56,36%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6502	35,09%	5 519 896 323	19,39%
>40% <= 50%	2758	14,89%	4 210 776 617	14,79%
>50% <= 60%	3283	17,72%	5 825 004 049	20,46%
>60% <= 70%	3373	18,21%	6 927 066 501	24,33%
>70% <= 80%	2611	14,09%	5 982 704 114	21,02%
>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)

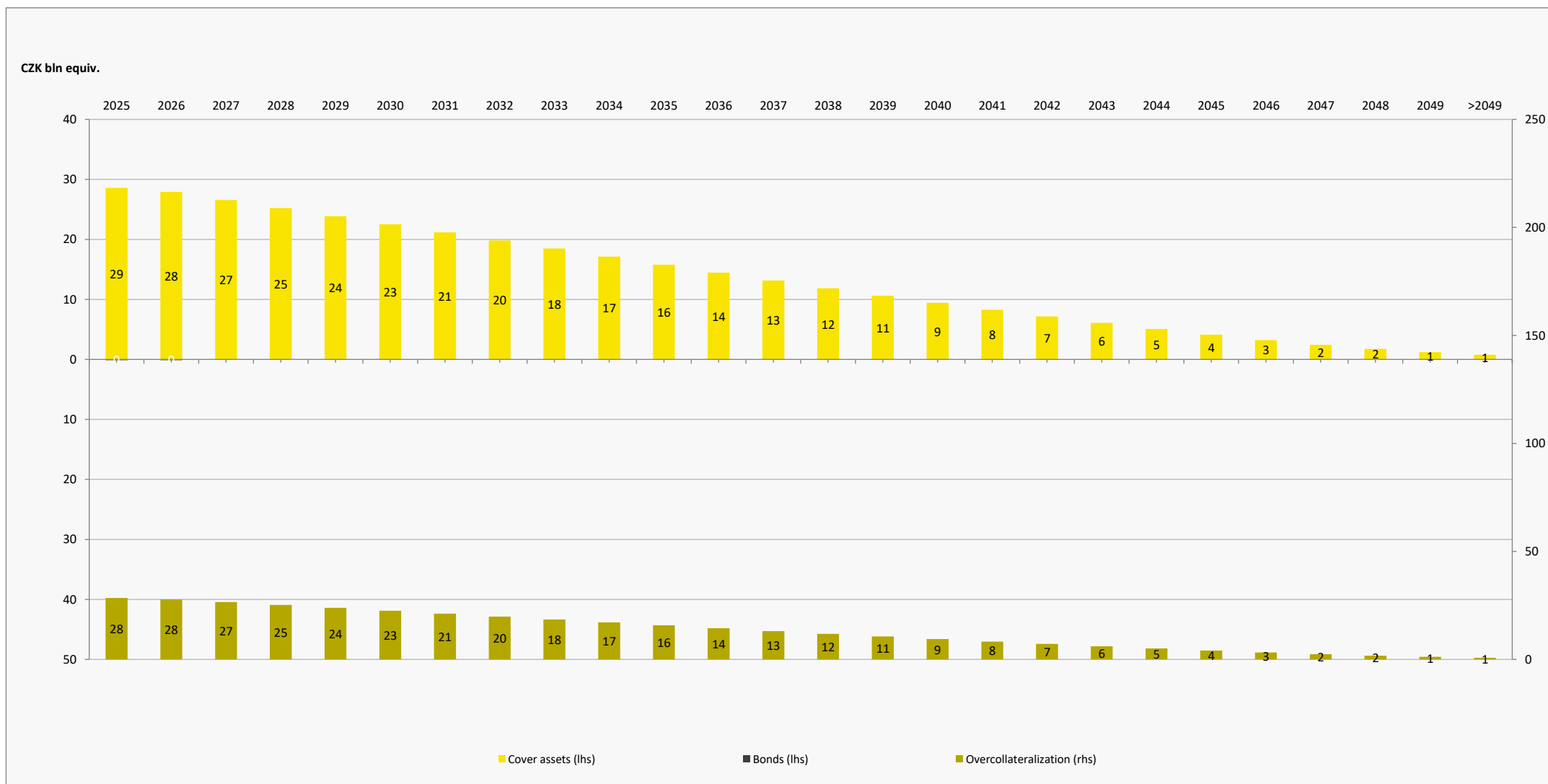
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	195	1,05%	650 265 160	2,28%
>=12 < 24	235	1,27%	647 446 376	2,27%
>=24 < 36	679	3,66%	1 578 068 928	5,54%
>=36 < 60	1 934	10,44%	4 862 863 221	17,08%
>=60	15 484	83,58%	20 726 803 919	72,81%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 390	18,30%	997 402 296	3,50%
>500.000 <= 1.000.000	4 275	23,07%	3 181 341 720	11,18%
>1.000.000 <= 1.500.000	3 475	18,76%	4 300 714 064	15,11%
>1.500.000 <= 2.000.000	2 510	13,55%	4 361 792 332	15,32%
>2.000.000 <= 2.500.000	1 783	9,62%	3 980 094 200	13,98%
>2.500.000 <= 3.000.000	1 188	6,41%	3 241 622 683	11,39%
>3.000.000 <= 5.000.000	1 505	8,12%	5 588 730 065	19,63%
>5.000.000 <= 10.000.000	369	1,99%	2 350 376 723	8,26%
>10.000.000 <= 50.000.000	32	0,17%	463 373 521	1,63%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 524	99,98%	28 465 420 723	100,00%
Bullet	0	0,00%	0	0,00%
Other	3	0,02%	26 881	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2693	14,54%	5 448 634 022	19,14%
The South Moravian Region	2618	14,13%	4 090 317 107	14,37%
The South Bohemia Region	1289	6,96%	1 606 791 454	5,64%
The Karlovy Vary Region	388	2,09%	423 961 799	1,49%
The Vysočina Region	574	3,10%	767 273 101	2,70%
The Hradec Králové Region	640	3,45%	866 850 123	3,05%
The Liberec Region	803	4,33%	1 067 008 702	3,75%
The Moravian-Silesian Region	1902	10,27%	2 602 063 482	9,14%
The Olomouc Region	983	5,31%	1 354 656 313	4,76%
The Pardubice Region	871	4,70%	1 178 688 127	4,14%
The Pilsen Region	811	4,38%	1 085 254 472	3,81%
The Central Bohemia Region	2957	15,96%	5 395 584 503	18,95%
The Zlín Region	864	4,66%	1 206 882 175	4,24%
The Ústí Region	1133	6,12%	1 369 893 643	4,81%
Other	1	0,01%	1 588 581	0,01%

Overcollateralization Detail



Disclaimer

This information has been prepared by Raiffeisenbank a.s., Hvězdova 1716/2b, Prague 4, identification number: 49240901, registered in the Commercial Register maintained by the City Court in Prague, section B, entry 2051, the Czech Republic. Raiffeisenbank a.s. is authorised and regulated by the Czech National Bank.

The information in this presentation is based on carefully selected sources believed to be reliable. However, we do not make any representation as to its accuracy or completeness. Any opinions herein reflect our judgement at the date hereof and are subject to change without notice. Any investments presented in this presentation may be unsuitable for the investor depending on his or her specific investment objectives and financial position. Any reports provided herein are provided for general information purposes only and cannot substitute the obtaining of independent financial advice. Private investors should obtain the advice of their banker/broker about any investments concerned prior to making them. Nothing in this publication is intended to create contractual obligations.

We specifically disclaim any liability for any loss, claim or damage suffered by you or any third party resulting directly or indirectly from any use of or reliance on the

Without prejudice to the above, this presentation is not a prospectus for the purposes of EU Directive 2003/71/EC.

Equally, this information is not for distribution or forwarding directly or indirectly in or into the United States, United Kingdom, Italy, Canada, Japan, Australia or South Africa or to any other jurisdiction where distribution or forwarding would be prohibited by applicable law.

Any forward-looking statements contained herein are based on historical hypothetical performance under specified conditions. Any opinion, plan, forecast, or other statement of a forward-looking nature reflects our judgement based on information available at the time of the preparation of this document and are subject to change without notice. These forward-looking statements are subject to certain risks and uncertainties that could cause the actual results to differ materially from those stated or implied. Any forward or future performance figures shown are based on past performance, and are not a reliable indicator for future performance and should not be used as such in any circumstance.

This information may not be passed on or reproduced in whole or part under circumstances without written consent of Raiffeisenbank a.s.