Raiffeisen BANK
Client inspired banking

Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 30.06.2026

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Covered Bonds Key Facts

Total Outstanding [CZK eq.]:	**155 264 000**
here of CZK denominated bonds:	0
here of EUR denominated bonds:	155 264 000

Overcollateralization	
Statutory Overcollateralization	2%
Contractual Overcollateralization	10%
Overcollateralization consistent with current rating:	9,50%
Current Overcollateralization:	**17870%**

Credit Ratings (Moody's)	
Issuer's Rating	A2
CB Rating	Aa1

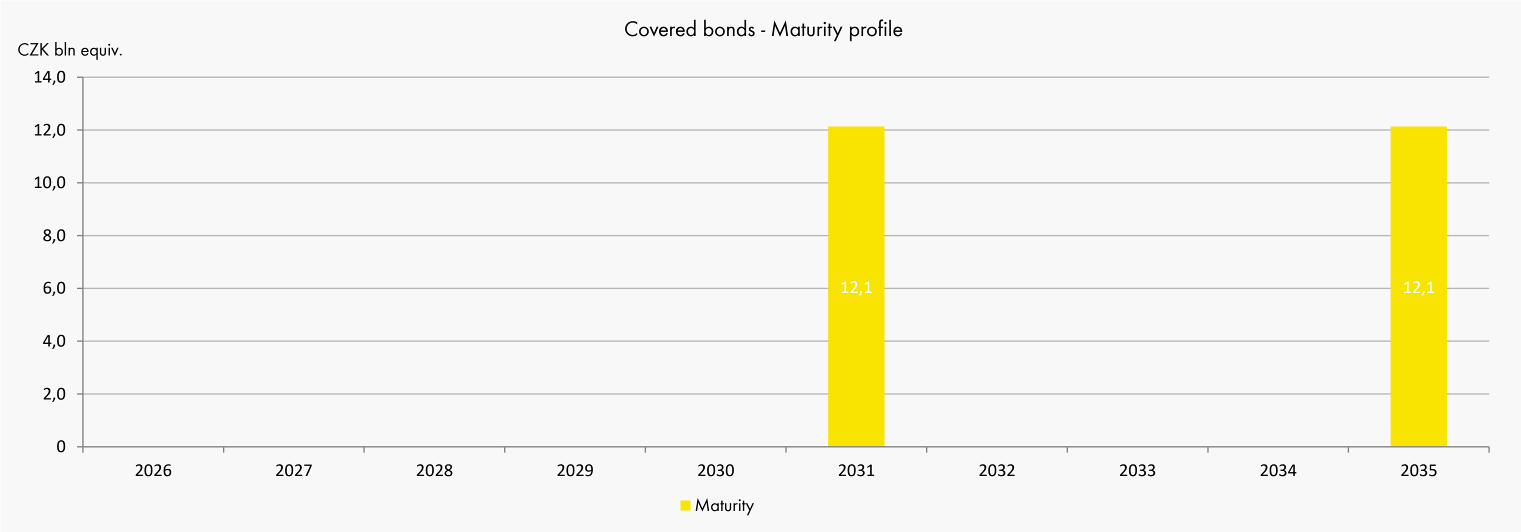
Cover Pool Key Facts

Asset balance [CZK] :	**27 901 093 338**
here of CZK denominated mortgages	27 901 093 338
Average loan balance :	1 554 119
Number of loans :	17 953
Number of borrowers :	17 402
Number of properties :	18 463
WA remaining term (in months) :	230

WA seasoning (in months) :	98
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,65%
WA Margin on Fixed Rate Loans	0,73%
WA Interest Rate on Fixed Rate Loans	3,99%
Loans in Arrears > 90 days*	0%
WA indexed LTV	44,6%

*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-appliable	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

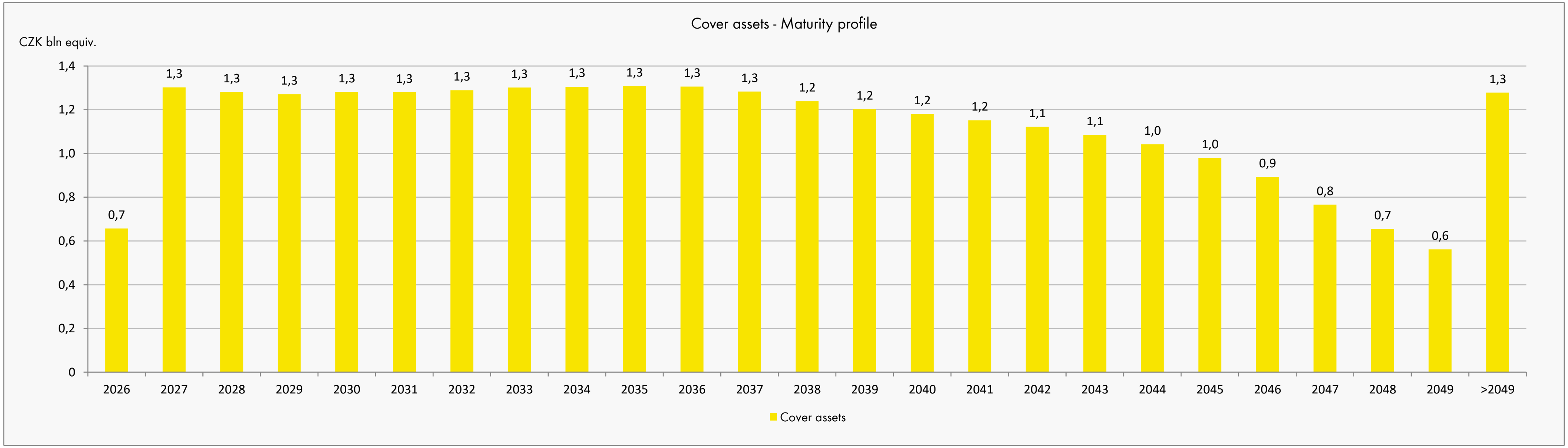
- This condition is ensured by adjusting the balance of the loan for the 80% LTV cap

- 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 Raiffeisenbank a.s., which are aligned with ECB recommendations and guidelines and which are even more conservative in certain aspects:

- 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	2187	12,18%	3 513 375 088	12,59%
Fixed rate with reset >=2 but <5 years	6262	34,88%	11 135 509 909	39,91%
Fixed rate with reset >=5 years	9504	52,94%	13 252 208 341	47,50%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6617	36,86%	5 824 021 485	20,87%
>40% <= 50%	2774	15,45%	4 376 614 229	15,69%
>50% <= 60%	3199	17,82%	5 751 769 908	20,61%
>60% <= 70%	3324	18,52%	7 084 858 355	25,39%
>70% <= 80%	2039	11,36%	4 863 829 361	17,43%
>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)

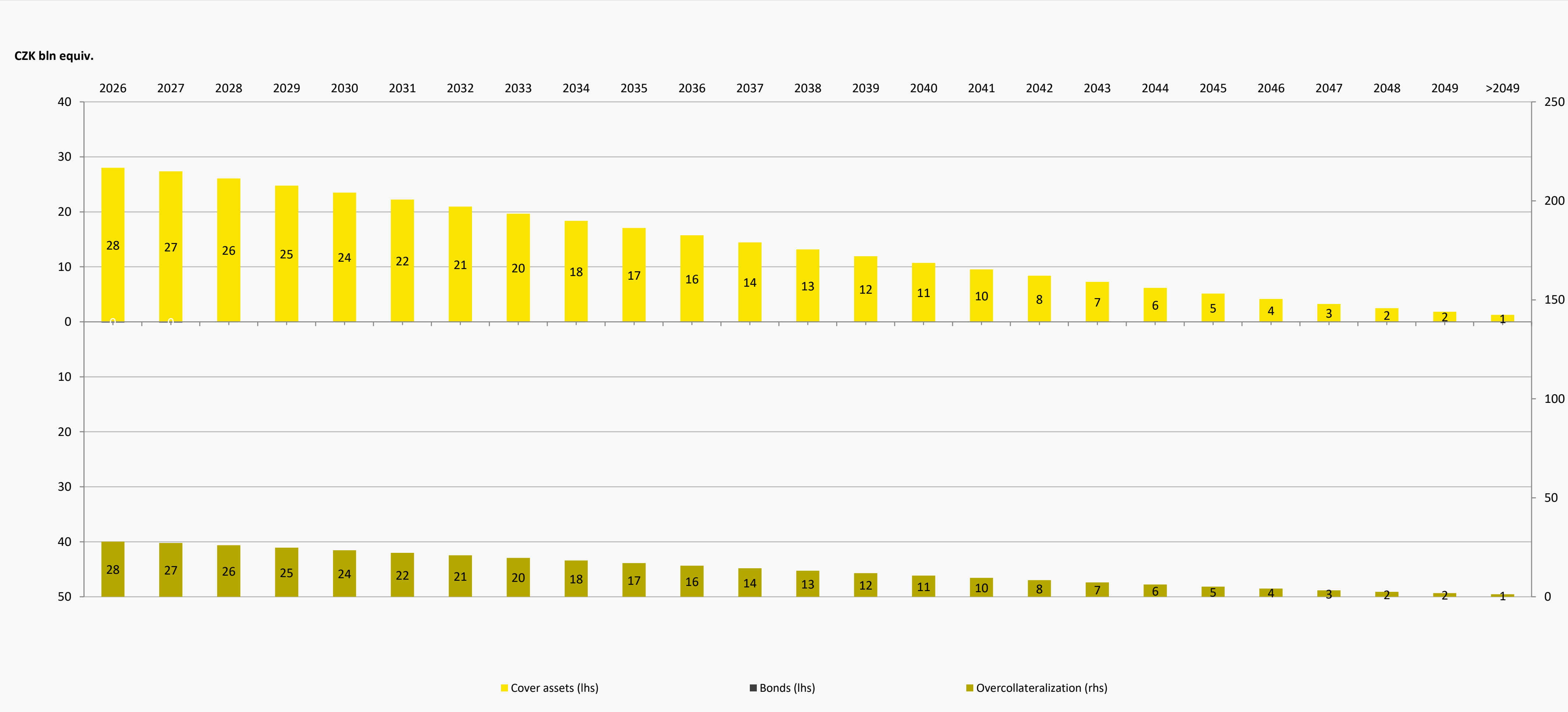
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	239	1,33%	795 926 097	2,85%
>=12 < 24	335	1,87%	1 102 140 760	3,95%
>=24 < 36	328	1,83%	918 858 647	3,29%
>=36 < 60	1 318	7,34%	3 251 626 964	11,65%
>=60	15 733	87,63%	21 832 540 871	78,25%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 316	18,47%	939 630 854	3,37%
>500.000 <= 1.000.000	4 089	22,78%	3 045 007 948	10,91%
>1.000.000 <= 1.500.000	3 311	18,44%	4 105 775 040	14,72%
>1.500.000 <= 2.000.000	2 392	13,32%	4 164 977 720	14,93%
>2.000.000 <= 2.500.000	1 694	9,44%	3 787 708 990	13,58%
>2.500.000 <= 3.000.000	1 140	6,35%	3 107 606 075	11,14%
>3.000.000 <= 5.000.000	1 596	8,89%	5 925 810 136	21,24%
>5.000.000 <= 10.000.000	382	2,13%	2 403 200 441	8,61%
>10.000.000 <= 50.000.000	33	0,18%	421 376 134	1,51%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	17 946	99,96%	27 901 040 860	100,00%
Bullet	0	0,00%	0	0,00%
Other	7	0,04%	52 478	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2439	13,59%	4 756 297 868	17,05%
The South Moravian Region	2557	14,24%	4 021 527 791	14,41%
The South Bohemia Region	1274	7,10%	1 636 377 105	5,86%
The Karlovy Vary Region	368	2,05%	424 185 220	1,52%
The Vysočina Region	554	3,09%	756 694 731	2,71%
The Hradec Králové Region	631	3,51%	880 130 449	3,15%
The Liberec Region	749	4,17%	998 733 213	3,58%
The Moravian-Silesian Region	1881	10,48%	2 644 747 230	9,48%
The Olomouc Region	956	5,33%	1 379 993 779	4,95%
The Pardubice Region	846	4,71%	1 162 633 673	4,17%
The Pilsen Region	823	4,58%	1 171 478 735	4,20%
The Central Bohemia Region	2886	16,08%	5 355 007 027	19,19%
The Zlín Region	857	4,77%	1 256 205 283	4,50%
The Usti Region	1131	6,30%	1 454 941 333	5,21%
Other	1	0,01%	2 139 901	0,01%

Overcollateralization Detail



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