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***Raiffeisenbank a.s.***

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

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as of 30.09.2025

## Covered Bonds Key Facts

<b>Total Outstanding [CZK eq.]:</b>	<b>121 700 000</b>
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here of CZK denominated bonds:	0
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here of EUR denominated bonds:	121 700 000
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### Overcollateralization

Statutory Overcollateralization	2%
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Contractual Overcollateralization	10%
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Overcollateralization consistent with current rating:	10,50%
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<b>Current Overcollateralization:</b>	<b>22900%</b>
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### Credit Ratings (Moody's)

Issuer's Rating	A2
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CB Rating	Aa1
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## Cover Pool Key Facts

<b>Asset balance [CZK] :</b>	<b>27 991 221 302</b>
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here of CZK denominated mortgages	27 991 221 302
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Average loan balance :	1 539 671
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Number of loans :	18 180
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Number of borrowers :	17 612
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Number of properties :	18 696
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WA remaining term (in months) :	231
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WA seasoning (in months) :	95
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Loans to Employees	0,02%
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Borrower concentration: 10 largest borrowers	0,77%
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WA Margin on Fixed Rate Loans	0,76%
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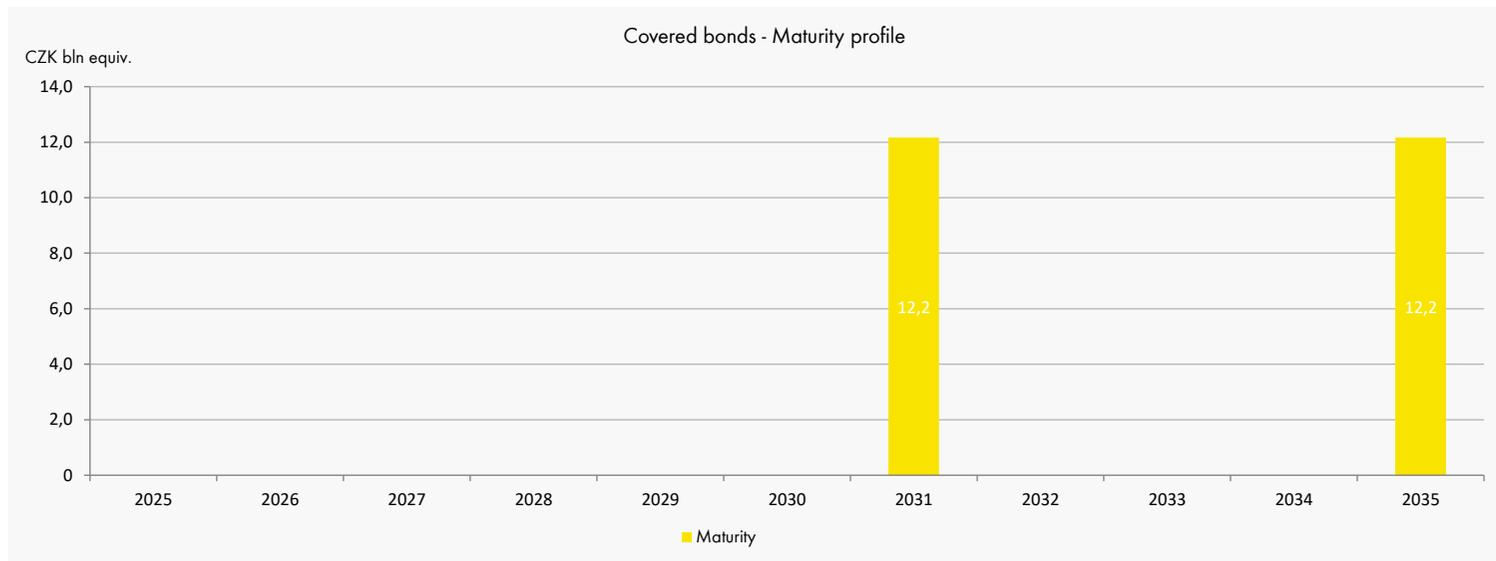
WA Interest Rate on Fixed Rate Loans	3,77%
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Loans in Arrears > 90 days*	0%
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WA indexed LTV	45,2%
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\* Mortgage Loans where debtors are in default 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

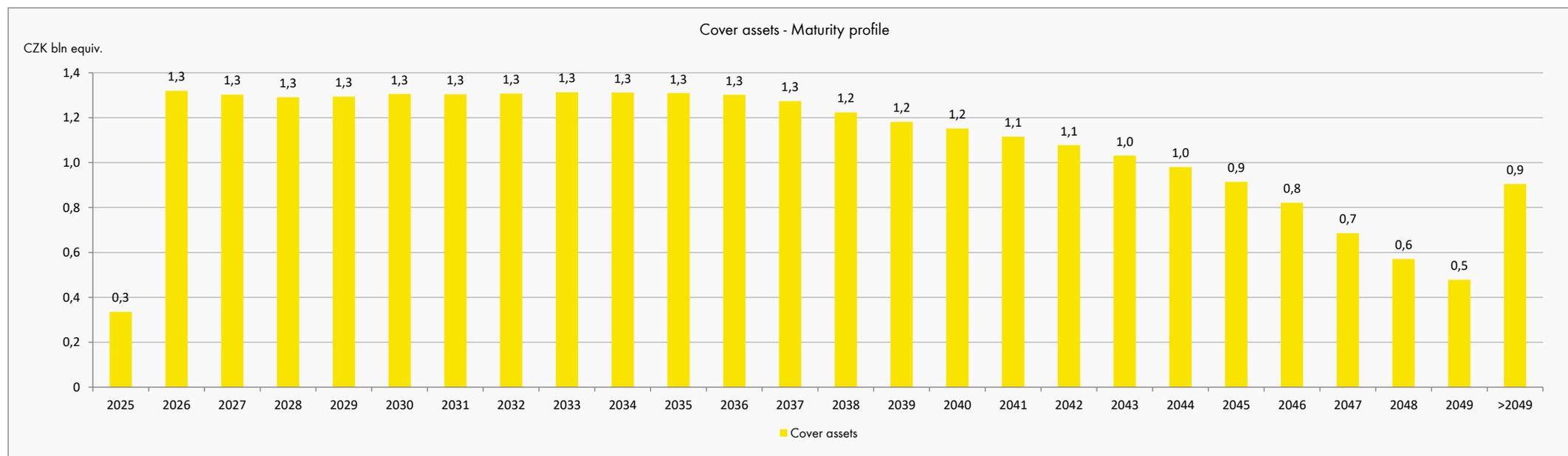
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

**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	1703	9,37%	2 729 914 073	9,75%
Fixed rate with reset >=2 but <5 years	5789	31,84%	9 987 911 963	35,68%
Fixed rate with reset >=5 years	10688	58,79%	15 273 395 267	54,56%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6515	35,84%	5 558 163 959	19,86%
>40% <= 50%	2760	15,18%	4 340 835 937	15,51%
>50% <= 60%	3234	17,79%	5 712 136 998	20,41%
>60% <= 70%	3335	18,34%	6 953 089 337	24,84%
>70% <= 80%	2336	12,85%	5 426 995 072	19,39%
>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)

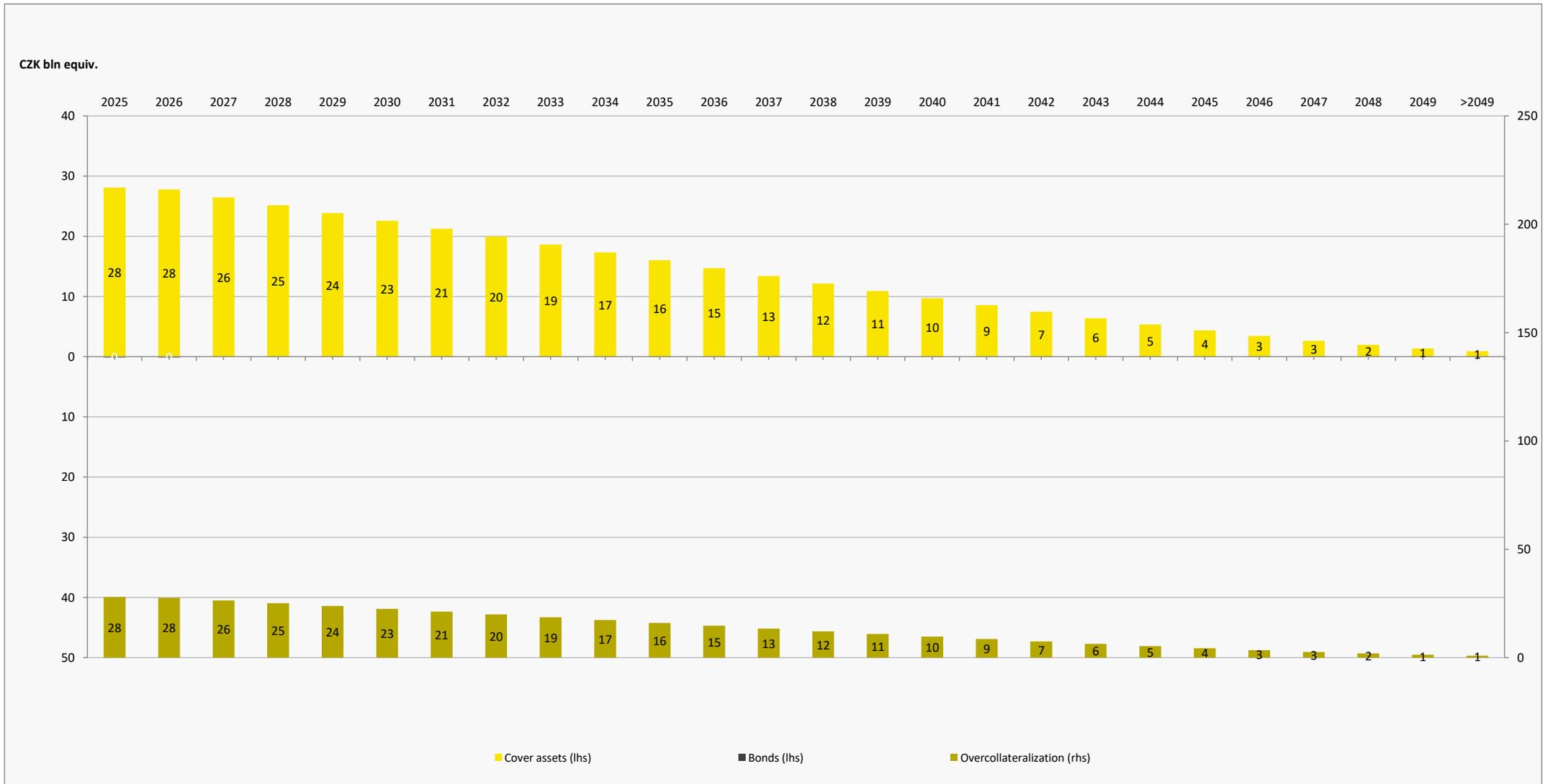
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	145	0,80%	471 248 738	1,68%
>=12 < 24	355	1,95%	1 060 462 338	3,79%
>=24 < 36	511	2,81%	1 243 438 536	4,44%
>=36 < 60	1 860	10,23%	4 689 944 762	16,76%
>=60	15 309	84,21%	20 526 126 928	73,33%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 376	18,57%	984 282 832	3,52%
>500.000 <= 1.000.000	4 154	22,85%	3 092 840 794	11,05%
>1.000.000 <= 1.500.000	3 399	18,70%	4 206 601 186	15,03%
>1.500.000 <= 2.000.000	2 449	13,47%	4 259 329 376	15,22%
>2.000.000 <= 2.500.000	1 718	9,45%	3 840 521 453	13,72%
>2.500.000 <= 3.000.000	1 135	6,24%	3 094 813 036	11,06%
>3.000.000 <= 5.000.000	1 552	8,54%	5 763 990 205	20,59%
>5.000.000 <= 10.000.000	365	2,01%	2 297 524 728	8,21%
>10.000.000 <= 50.000.000	32	0,18%	451 317 695	1,61%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 180	100,00%	27 991 221 302	100,00%
Bullet	0	0,00%	0	0,00%
Other	0	0,00%	0	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2572	14,15%	5 119 163 010	18,29%
The South Moravian Region	2574	14,16%	3 984 339 951	14,23%
The South Bohemia Region	1284	7,06%	1 626 829 993	5,81%
The Karlovy Vary Region	378	2,08%	403 020 013	1,44%
The Vysočina Region	560	3,08%	750 480 531	2,68%
The Hradec Králové Region	641	3,53%	902 904 659	3,23%
The Liberec Region	781	4,30%	1 033 475 066	3,69%
The Moravian-Silesian Region	1868	10,28%	2 542 933 089	9,08%
The Olomouc Region	961	5,29%	1 342 356 530	4,80%
The Pardubice Region	866	4,76%	1 192 824 182	4,26%
The Pilsen Region	807	4,44%	1 113 442 114	3,98%
The Central Bohemia Region	2901	15,96%	5 328 027 925	19,03%
The Zlín Region	857	4,71%	1 249 866 924	4,47%
The Ústí Region	1 128	6,20%	1 394 750 975	4,98%
Other	2	0,01%	6 806 339	0,02%

## Overcollateralization Detail



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