
Raiffeisenbank a.s.

Investor report - information about Cover Pool

as of 31.12.2025

Covered Bonds Key Facts

Total Outstanding [CZK eq.]: 2 739 685 000

here of CZK denominated bonds:	0
here of EUR denominated bonds:	2 739 685 000

Overcollateralization

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

Current Overcollateralization: 918%

Credit Ratings (Moody's)

Issuer's Rating	A2
CB Rating	Aa1

Cover Pool Key Facts

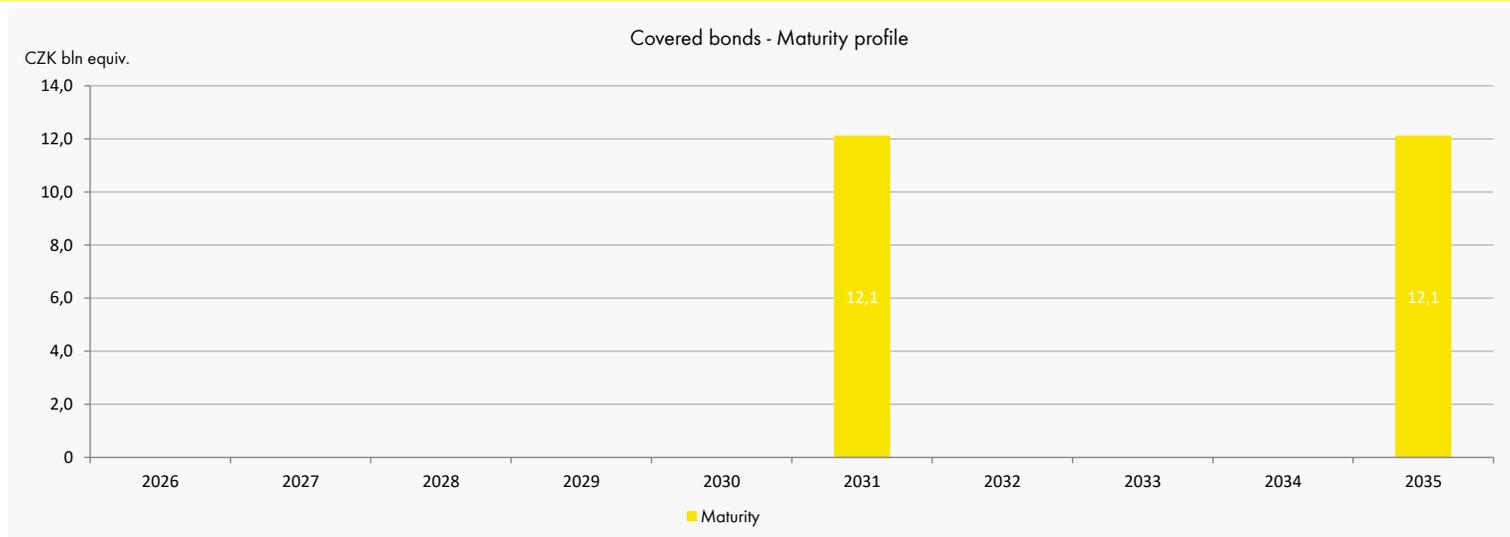
Asset balance [CZK] : 27 886 319 105

here of CZK denominated mortgages	27 886 319 105
Average loan balance :	1 541 021
Number of loans :	18 096
Number of borrowers :	17 534
Number of properties :	18 606
WA remaining term (in months) :	230

WA seasoning (in months) :	96
Loans to Employees	0,02%
Borrower concentration: 10 largest borrowers	0,72%
WA Margin on Fixed Rate Loans	0,73%
WA Interest Rate on Fixed Rate Loans	3,83%
Loans in Arrears > 90 days*	0%
WA indexed LTV	44,8%

* 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	113 000 000	387 000 000	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

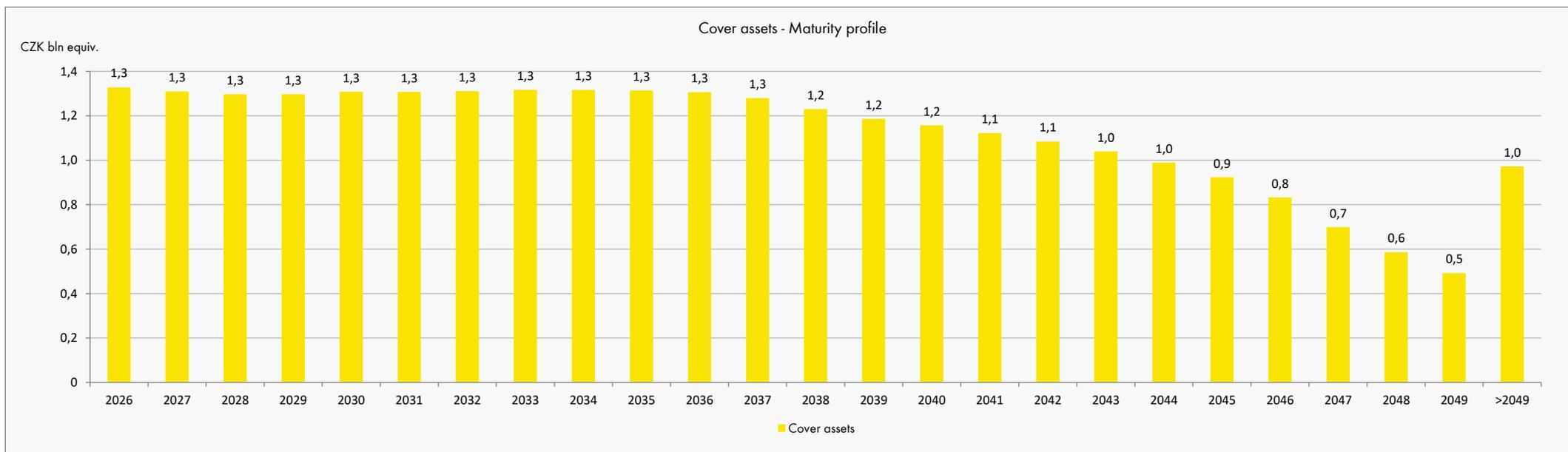
Covered Bonds issued by Raiffeisenbank a.s. are subject to treatment according to **Article 161(1)(d)** of the CRR and therefore are less capital consumptive for potential investors.

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	1781	9,84%	2 825 218 768	10,13%
Fixed rate with reset >=2 but <5 years	6086	33,63%	10 561 936 437	37,87%
Fixed rate with reset >=5 years	10229	56,53%	14 499 163 900	51,99%
Floating rate	0	0,00%	0	0,00%

LTV ranges distribution	Number of Loans	%	Current Balance	%
0 <= 40%	6624	36,60%	5 690 439 617	20,41%
>40% <= 50%	2792	15,43%	4 431 943 356	15,89%
>50% <= 60%	3185	17,60%	5 654 376 288	20,28%
>60% <= 70%	3366	18,60%	7 085 026 838	25,41%
>70% <= 80%	2129	11,77%	5 024 533 007	18,02%
>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)

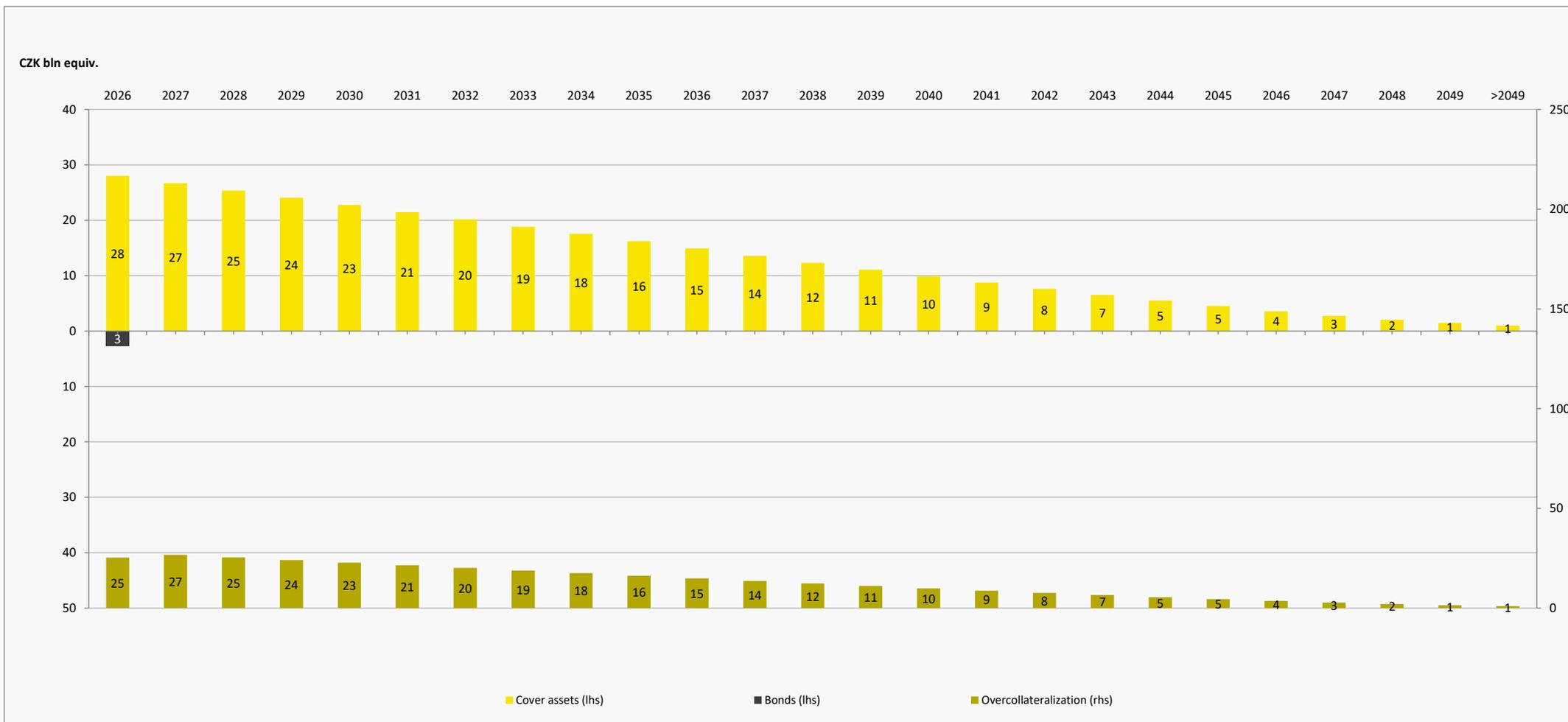
Seasoning [months]	Number of Loans	%	Current Balance	%
< 12	108	0,60%	348 015 550	1,25%
>=12 < 24	384	2,12%	1 203 143 238	4,31%
>=24 < 36	274	1,51%	756 619 176	2,71%
>=36 < 60	1 906	10,53%	4 708 007 775	16,88%
>=60	15 424	85,23%	20 870 533 366	74,84%

Distribution by volume [CZK]	Number of Loans	%	Current Balance	%
0 <= 500.000	3 362	18,58%	968 881 204	3,47%
>500.000 <= 1.000.000	4 150	22,93%	3 090 040 171	11,08%
>1.000.000 <= 1.500.000	3 372	18,63%	4 173 813 979	14,97%
>1.500.000 <= 2.000.000	2 418	13,36%	4 207 939 046	15,09%
>2.000.000 <= 2.500.000	1 705	9,42%	3 809 968 384	13,66%
>2.500.000 <= 3.000.000	1 132	6,26%	3 082 486 671	11,05%
>3.000.000 <= 5.000.000	1 549	8,56%	5 737 104 442	20,57%
>5.000.000 <= 10.000.000	374	2,07%	2 356 125 169	8,45%
>10.000.000 <= 50.000.000	34	0,19%	459 960 040	1,65%
> 50.000.000	0	0,00%	0	0,00%

Principal Payment Frequency	Number of Loans	%	Current Balance	%
Monthly	18 094	99,99%	27 885 948 697	100,00%
Bullet	0	0,00%	0	0,00%
Other	2	0,01%	370 408	0,00%

Geographical Distribution	Number of Loans	%	Current Balance	%
Prague	2547	14,07%	5 058 491 062	18,14%
The South Moravian Region	2565	14,17%	3 988 263 399	14,30%
The South Bohemia Region	1277	7,06%	1 618 614 501	5,80%
The Karlovy Vary Region	376	2,08%	411 391 457	1,48%
The Vysočina Region	565	3,12%	762 194 944	2,73%
The Hradec Králové Region	638	3,53%	902 522 627	3,24%
The Liberec Region	766	4,23%	1 001 667 317	3,59%
The Moravian-Silesian Region	1889	10,44%	2 599 215 821	9,32%
The Olomouc Region	955	5,28%	1 345 516 528	4,83%
The Pardubice Region	858	4,74%	1 194 343 737	4,28%
The Pilsen Region	805	4,45%	1 106 525 562	3,97%
The Central Bohemia Region	2877	15,90%	5 260 898 979	18,87%
The Zlín Region	844	4,66%	1 212 115 279	4,35%
The Usti Region	1130	6,24%	1 419 707 930	5,09%
Other	4	0,02%	4 849 962	0,02%

Overcollateralization Detail



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