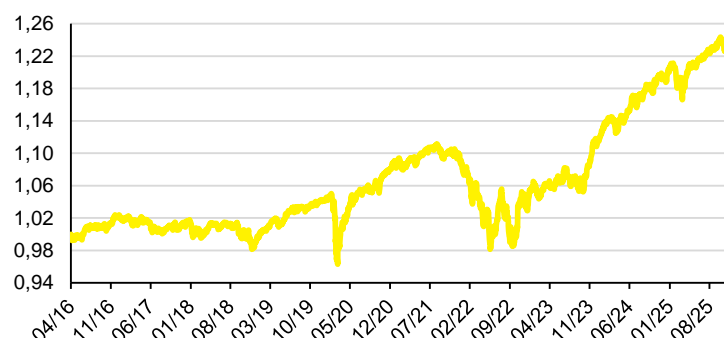


Raiffeisen Konzervativní

Investment policy

- The majority of the Fund assets comprise of bonds issued by good-quality sovereign and corporate issuers
- Risk instruments (e.g. equity or bonds without investment decree credit ratings) form up to 30 percent of the Fund assets value
- Achieving appreciation through an investment strategy that reflects the current market situation
- The investment is associated with market, currency, credit and liquidity risks

Fund unit value development



1M	3M	6M	YTD	since establishment	
-0,31%	0,87%	2,15%	3,80%	2,24% p.a./23,66%	
2024	2023	2022	2021	2020	2019
6,56%	8,65%	-6,32%	1,56%	3,95%	5,66%

The largest positions held by the Fund

CZGB 4 1/2 11/11/32	Česká republika	AA-	9,15%
CZGB 3 03/03/33	Česká republika	AA-	6,25%
CZGB 1.2 03/13/31	Česká republika	AA-	5,16%
CZGB 4.9 04/14/34	Česká republika	AA-	5,05%
CZGB 0.95 05/15/30	Česká republika	AA-	4,59%
CZGB 5 09/30/30	Česká republika	AA-	4,50%
CZGB 6.2 06/16/31	Česká republika	AA-	3,77%
SPDR S&P 500 ETF Trust			3,56%
Vanguard S&P 500 ETF			2,93%
CZGB 2 10/13/33	Česká republika	AA-	2,61%

Notice

The performance chart covers the period commencing on April 29, 2016 and ending on November 30, 2025. The performance data relate to past periods and they incorporate all fees and costs paid for from the assets of the fund, with the exception of potential entry and exit fees. Performance fee of up to 20% from positive economic result before tax for respective accounting period can be applied, due for payment at the end of the period. The data have been provided by Raiffeisen investiční společnost a.s.

Past performances do not represent reliable indicators of future results. The value of investments and relating yields may fluctuate and return on originally invested amounts cannot be guaranteed. The full name of the fund and any additional information, including that about fees related to and risks inherent in investments, the relevant key information and the Prospectus of the Fund are available in Czech on the following address: www.rfis.cz.

General information

ISIN	CZ0008474871
Date of first offering	April 4, 2016
Fund type	conservative mixed
The majority of the Fund assets	bond
Fund currency	CZK
Net asset value (NAV)	10 424,8 mil. CZK
Management fee	0,9%
Entry fee	0%
Exit fee	0%
Performance fee	10%

Indicators

Equity & ETF Allocation Ratio	21,25%
Volatility (p. a.)	3,34%
VaR (99%, 1M)	2,26%
Drawdown	11,69%
Bond Yield to Maturity	4,41%
Modified bond duration	4,54
Total amount of positions	87

Risk profile (SRI)

← Lower risk Higher risk →

1	2	3	4	5	6	7
---	---	---	---	---	---	---

Recommended investment horizon

