

**We invest in
assets you
know well**



REALIA
GROUP

super
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Fund strategy

01

We invest in completed and fully leased retail parks

The retail parks generate income for the fund immediately after acquisition. This regular income from rent is the basis for the preferential yield for investors.

02

The lessees are strong international chains with a focus on basic shopping and services

The established retail brands have a well-developed sales network in the Czech Republic and Europe. Their focuses on groceries, drugstores, pharmacies and discount stores enable them to prosper in complicated times.

03

Long-term lease agreements with inflation clauses

Good-quality lessees with long-term agreements are the basis for income stability for the fund. Inflation clauses in contracts enable a gradual increase in income from rent and markedly reduce the impacts of inflation on investments in the fund. They also help maintain or gradually increase the value of the retail park portfolio.

04

Fixed interest rates for loans

Stable interest costs are fundamental to the fund's safety and also markedly facilitate financial management. The fixation of interest rates, usually for five years, provides the fund with protection from dramatic fluctuations on the financial market.

RETAIL PARK

Basic parameters

- groceries and related retail units
- outdoor car parks with sufficient capacity
- separate entrances to individual stores
- leasable area of zone in the range of 1,500 sqm to 8,000 sqm
- sales zone focused on people's everyday needs
- attractive locations in towns and cities



RETAIL PARK

Business model

01

Targeted traffic, resistance to large shopping centres

02

Focus on everyday shopping, services and discount stores

03

High percentage of conversion of store visitors to customers (50–100 %)

04

Typical lessee composition: groceries, drugstore, pharmacies, stationers, electrical goods, cheap fashion, footwear, sports, pet shops, restaurants, fast-food outlets and coffee shops

05

Markedly lower rent compared to large shopping centres

RETAIL PARK

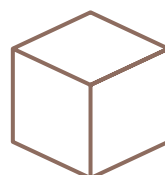
Operational benefits



Low operating costs
for the tenant and
for the fund



Energy consumption
is contractually
ensured directly
between the tenant
and the supplier



The variability of the
premises allows an
easy change of tenant
or division of premises



Vyškov

RETAIL PARK

Part of the retail market



Over 300 retail parks in all regions in the Czech Republic



The base for the majority of projects is a strong grocery chain that ensures repeat daily visits



The concept is widespread in other European countries (for example Slovakia, Poland, Hungary, Austria, Germany, Romania, Slovenia, Croatia, Spain, Serbia, Belgium)

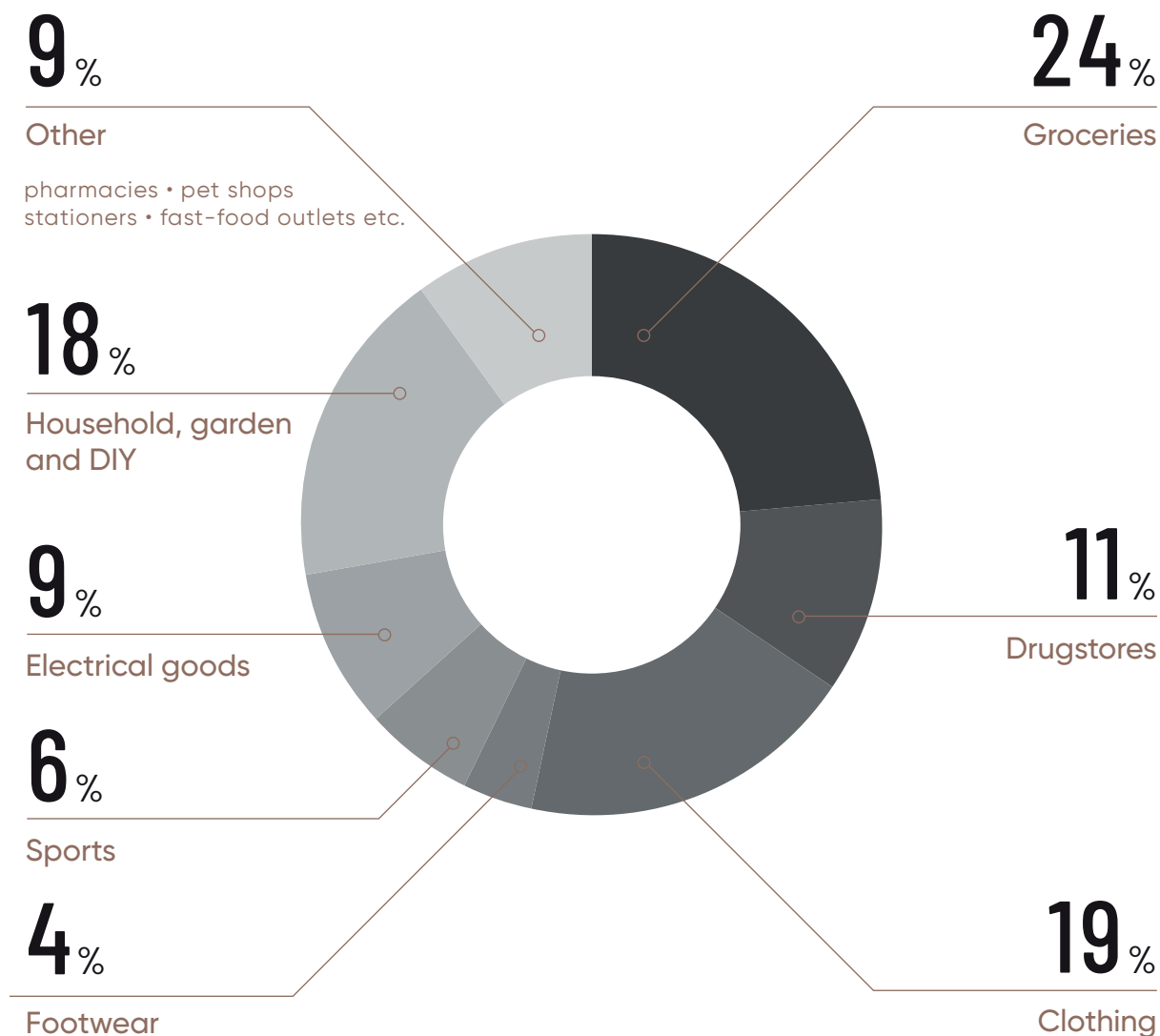


Stores with entrances straight from the car park are in line with retail trends – fast and easy shopping



Functioning link-up between brick-and-mortar stores and e-commerce

Our tenants



The balanced composition of lessees in our retail parks corresponds to demand from customers in regions around the Czech Republic. Our lessees are well-known international retail chains with a focus on affordable basic shopping and services. Thanks to this, our lessees prosper even in more complicated economic times.



LIDL operates over 300 stores in the Czech Republic, as well as 5 logistics centres, and over 12,000 employees work for it. In total, it operates and supplies over 12,000 stores for its customers in 32 countries around Europe and the USA.



The popular drugstore chain has been operating in the Czech Republic since 1993. It now operates a total of 3,900 stores in 14 European countries and employs a staff of more than 71,000. Its wide-ranging store network is supplemented by a well-established e-shop.



The Dr. Max pharmacy chain is part of one of the largest pharmacy groups and operates almost 500 pharmacies in the Czech Republic alone. In addition to the Czech Republic, it also operates in several other countries, including Slovakia, Poland, Hungary, Romania, Serbia, and Italy.

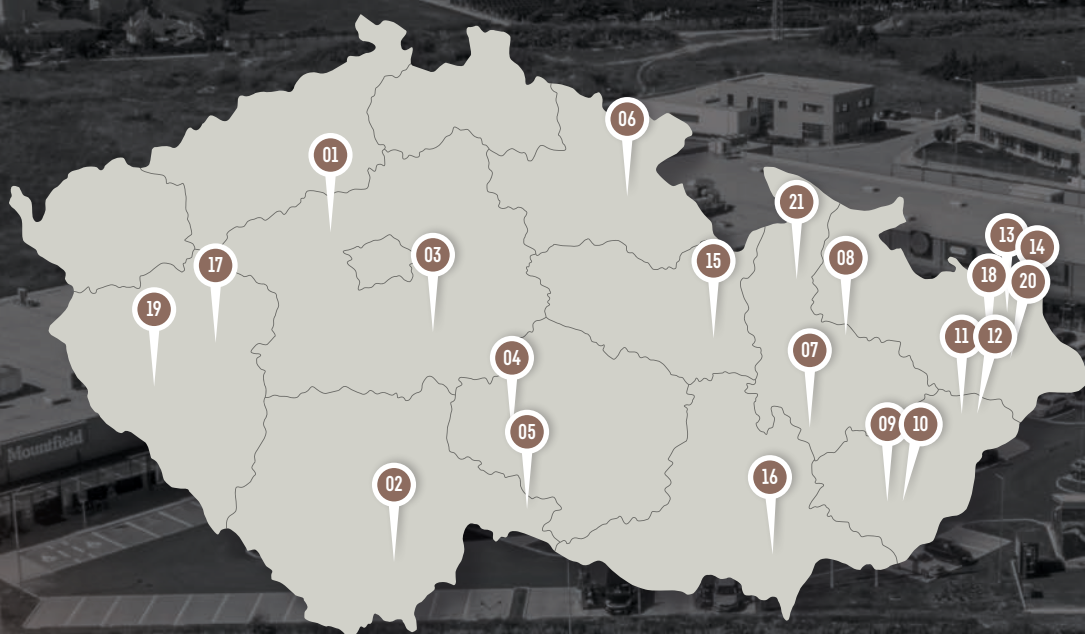


Mountfield



... etc...

Properties owned by the fund



01	Kladno	1 768 sqm
02	České Budějovice	9 058 sqm
03	Benešov	1 870 sqm
04	Pelhřimov	1 785 sqm
05	Dačice	3 108 sqm
06	Jaroměř	1 394 sqm
07	Vyškov	1 569 sqm

08	Šternberk	1 857 sqm
09	Uherské Hradiště	1 843 sqm
10	Uherské Hradiště • Penny	917 sqm
11	Valašské Meziříčí	2 795 sqm
12	Valašské Meziříčí	3 036 sqm
13	Ostrava • Penny	1 718 sqm
14	Vratimov • Penny	1 718 sqm

15	Moravská Třebová	3 345 sqm
16	Hustopeče	3 300 sqm
17	Plzeň	960 sqm
18	Frýdek Místek	2 808 sqm
19	Stod	2 804 sqm
20	Dobruška	3 750 sqm
21	Šumperk	3 100 sqm



Fund data

Data as of 30 June 2025

2 803 922 000 CZK

value of property portfolio

6,4 YEARS

WAULT

1 850 737 963 CZK

fund's net asset value (NAV)

21

retail parks

53 997 sqm

leasable area

100 %

occupancy

199 161 365 CZK

annual rent revenue

100 %

focus on completed retail parks

48 %

LTV

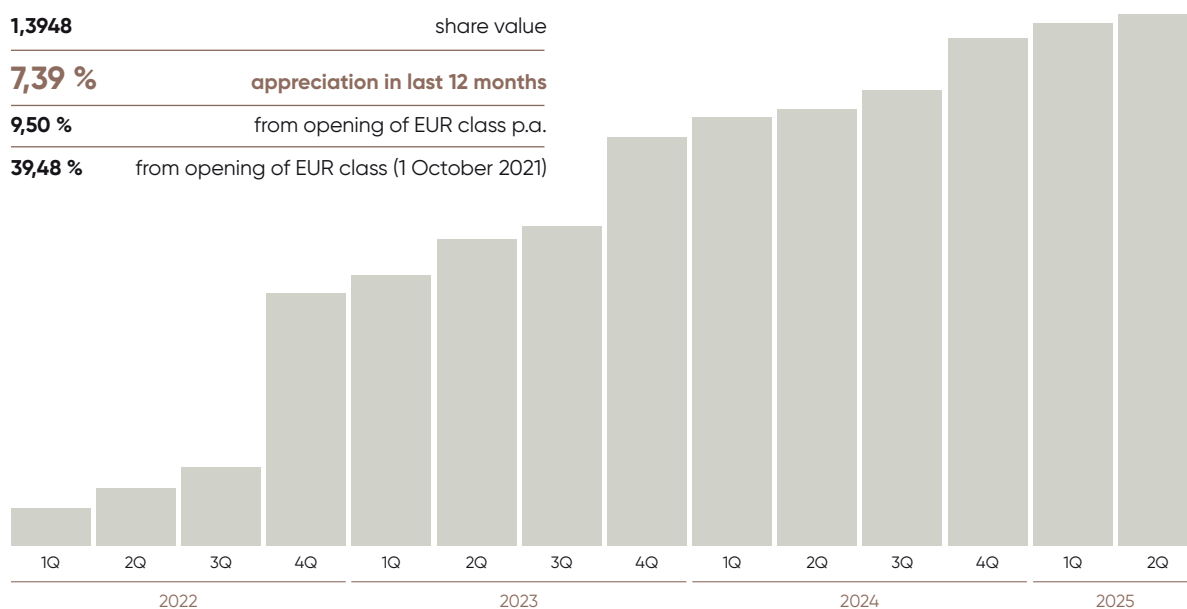
Share values

Data as of 30 June 2025

Priority Investment Shares PIA I (CZK)



Priority Investment Shares PIA II (EUR)



Fund investment shares

Priority Investment Shares PIA I (CZK)

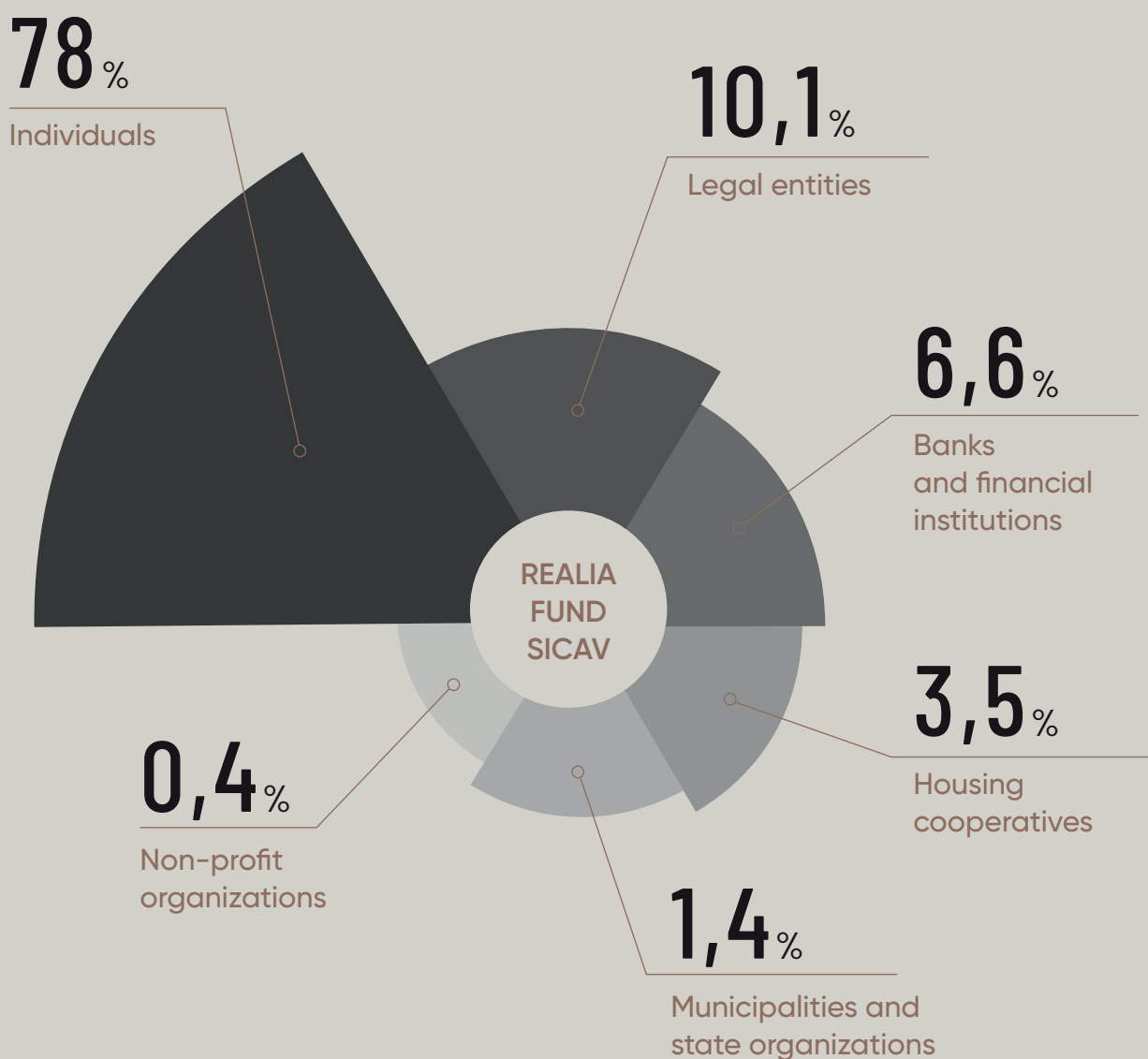
Recommended investment period:	4 years
Minimum investment in fund:	CZK 1 000 000
Target yield:	8 % p.a.
Preferential yield:	up to 6 % p.a. + 50% share in excess yield of subfund in proportion to subscription of relevant class of investment shares
Currency:	CZK
Valuation of investment shares:	monthly
Entry fee:	max. 3 % of amount invested
Exit fee:	0 %, for first 3 years 25 %
Other:	option of annual payment of yield in form of partial buyback of investment shares

Priority Investment Shares PIA II (EUR)

Recommended investment period:	4 years
Minimum investment in fund:	EUR 50 000
Target yield:	7 % p.a.
Preferential yield:	up to 5 % p.a. + 50% share in excess yield of subfund in proportion to subscription of relevant class of investment shares
Currency:	EUR
Valuation of investment shares:	monthly
Entry fee:	max. 5 % of amount invested
Exit fee:	0 %, for first 3 years 25 %
Other:	option of annual payment of yield in form of partial buyback of investment shares

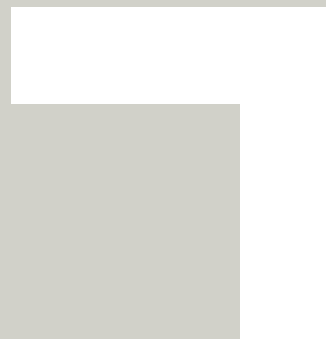


Our investors



A broad diversification of the investor structure significantly contributes to the fund's security. The foundation of our investor base consists of individual qualified investors. Other investors in the fund include legal entities and various institutions. As a result, municipalities, other investment funds, non-profit organizations, and even a bank invest their funds in the fund.

Why invest with us



01

Investors are holders of priority investment shares that have a preferential yield before the founder and the fund's management.

02

The preferential yield is covered by revenues from leases and does not depend on a revaluation of the assets owned by the fund.

03

The founder's money is invested in the fund in the form of performance investment shares.

04

The retail zones are carefully selected, assessed, audited and always 100 % occupied.

05

The fund only invests to complete and 100% leased retail parks, so it does not bear the development risk.

06

The lessees are only premium retail chains with long-term, fixed lease agreements.

07

The property management is handled through an owned service company; the operation of the individual retail zones is therefore fully under control.

08

The investment period is 4 years, the investors (individuals) meet the time test, i.e., exemption from income tax after securities have been held for three years.

Financing banks



REALIA FUND SICAV, a. s.

NAME: REALIA FUND SICAV, a. s., REALIA Podfond Retail Parks

INVESTMENT STRATEGY: interests in capital business companies with aim of owning commercial properties

SUPERVISORY AUTHORITY: Czech National Bank

MANAGER: AVANT investiční společnost, a. s.

ADMINISTRATOR: AVANT investiční společnost, a. s.

DEPOSITARY: Komerční banka, a. s.

AUDITOR: PKF APOGEO Audit, s. r. o.



Who we are



Josef Koller

Group and Fund Founder

In 1994 he established and ran AUTO KELLY, the largest distributor of car parts in the Czech Republic and Slovakia, with a turnover of over CZK 3 bn, which he successfully sold in 2010. Since 2011, he has been involved in investments in properties, development and the power industry.



Roman Bank

*Member of the Fund's Supervisory Board
Group Executive Director*

He has 23 years of experience in residential and commercial development with a focus on project acquisition and development.



Tomáš Oplíšťil

Member of Fund's Investment Committee, Group's Business Director

Since 1997, he has been active in real estate and asset management, the management of large shopping centres and retail parks in the Czech Republic and Slovakia.



Jan Turek

Member of the fund's supervisory board, member of the investment committee

He has over 20 years of experience in financial management in the Czech Republic and abroad.



Armend Limani

Sales and Distribution Manager

He has been working in the field of financial consulting and investments for 10 years. He spent three years in Switzerland as a financial advisor. After returning to the Czech Republic, he worked for several years as an investment specialist in leading domestic banks.

Contact



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The company is registered by the Municipal Court in Prague, file reference B 25093

IMPORTANT NOTICE:

This material is of an informative character, it provides a brief overview of the structure of the fund and subfund. This material indicates the fund's aims, it does not replace expert financial advice and does not include advice on risks. It does not serve as an offer or call to purchase or sell financial instruments. Potential investors should familiarise themselves in detail with the statutes of the fund and subfund, consider the suitability of investing in it and know the related risks. You can request detailed information at info@realiagroup.cz.



Fund administrator
and manager
www.avantfunds.cz

a. AVANT investiční společnost, a. s., is the administrator of qualified investor funds in accordance with Act No. 240/2013 Coll. and a qualified shareholder in accordance with Section 272 of the Act can become a shareholder or unitholder in them.

b. The Key Information Document (KID) is available at the address www.avantfunds.cz/informacni-povinnost. The aforementioned information can be obtained in paper form at the registered office of AVANT investiční společnost, a. s., City Tower, Hvězdova 1716/2b, 140 00 Prague 4.

c. Additional important information for investors at: www.avantfunds.cz/cz/dulezite-informace



