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Raiffeisen Group
Key figures as at 30 June
2026

Key figures in a five-year comparison

Balance sheet in CHF million	31.12.2022	31.12.2023	31.12.2024	31.12.2025	30.06.2026
Total assets	**280,635**	**297,135**	**305,611**	**322,984**	**335,225**
Amounts due in respect of customer deposits	204,785	207,843	214,876	225,781	228,749
Medium-term notes	210	183	154	116	108
Client monies	**204,994**	**208,027**	**215,030**	**225,897**	**228,858**
Receivables from clients	10,909	11,590	12,269	12,868	13,192
Mortgage receivables	203,656	211,001	220,757	230,913	235,325
Loans	**214,565**	**222,590**	**233,026**	**243,781**	**248,518**
Customer deposits in % of loans to clients	95.4%	93.4%	92.2%	92.6%	92.0%
Equity (including minority interests)	**20,673**	**22,378**	**23,759**	**24,916**	**25,518**
Return on equity (ROE) [1]	6.9%	8.0%	6.2%	5.3%	6.2%

Income statement in CHF million	2022	2023	2024	2025	01.01.-30.06.2026
Gross result from interest operations	2,569.4	3,099.3	2,878.7	2,677.3	1,400.4
Net result from interest operations	2,549.8	3,072.6	2,843.4	2,641.2	1,407.7
Result from commission business and services	591.4	624.4	683.4	751.9	396.9
Result from trading activities	254.3	255.6	261.6	295.6	169.4
Other result from ordinary activities	133.6	116.7	116.6	137.0	66.9
Operating income	**3,529.1**	**4,069.2**	**3,904.9**	**3,825.7**	**2,041.0**
Personnel expenses	−1,429.0	−1,525.7	−1,611.5	−1,655.8	−856.6
General and administrative expenses	−543.0	−587.0	−603.1	−616.3	−301.8
Operating expenses	**−1,972.0**	**−2,112.7**	**−2,214.5**	**−2,272.1**	**−1,158.4**
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	−188.8	−246.7	−273.6	−230.6	−96.2
Value adjustments, provisions and losses	−14.1	−1.1	2.3	−33.1	−1.3
Operating result	**1,354.1**	**1,708.7**	**1,419.1**	**1,289.9**	**785.1**
Extraordinary income	23.8	3.1	4.6	7.1	0.9
Changes in reserves for general banking risks	0.0	−50.0	0.0	0.0	0.0
Profit before tax	**1,377.9**	**1,661.8**	**1,423.6**	**1,296.9**	**786.0**
Taxes	−196.2	−268.5	−215.9	−210.4	−127.1
Minority interests in group profit	0.1	−2.7	0.1	1.3	0.4
Group profit	**1,181.9**	**1,390.6**	**1,207.9**	**1,087.8**	**659.3**
Cost income ratio	55.9%	51.9%	56.7%	59.4%	56.8%

1 The calculation of return on equity (ROE) is based on profit including minority interests and before tax, and changes in reserves for general banking risks.

Equity [1]/Liquidity in CHF million	31.12.2022	31.12.2023	31.12.2024	31.12.2025	30.06.2026
Risk-weighted positions	92,899	97,142	103,463	101,814	102,056
Mandatory capital	7,432	7,771	8,277	8,145	8,164
Core capital (CET1) ("going concern")	17,464	18,894	20,390	21,275	21,667
Core capital (Tier1) ("going concern")	17,464	18,894	20,390	21,275	21,667
Total eligible capital (TLAC)	23,117	25,025	26,864	28,001	28,617
Going-concern CET1 ratio	**18.8%**	**19.5%**	**19.7%**	**20.9%**	**21.2%**
Going-concern Tier 1 ratio	**18.8%**	**19.5%**	**19.7%**	**20.9%**	**21.2%**
TLAC ratio	**24.9%**	**25.8%**	**26.0%**	**27.5%**	**28.0%**
Going-concern leverage ratio	**6.2%**	**6.3%**	**6.6%**	**6.5%**	**6.5%**
TLAC leverage ratio	**8.2%**	**8.3%**	**8.7%**	**8.6%**	**8.5%**
Liquidity coverage ratio (LCR)	**168.4%**	**172.9%**	**153.3%**	**162.9%**	**145.6%**
Net stable funding ratio (NSFR)	**140.9%**	**139.1%**	**139.3%**	**130.9%**	**128.7%**

Value adjustments, provisions and losses in CHF million	31.12.2022	31.12.2023	31.12.2024	31.12.2025	30.06.2026
Value adjustments and provisions					
Value adjustments for default risks	247.8	289.0	328.6	342.5	338.8
in % of loans to clients	0.115%	0.130%	0.141%	0.141%	0.136%
Value adjustments for expected loss	483.6	465.5	454.1	456.2	440.3
Provisions for default risks (off balance sheet)	24.5	26.3	15.5	14.7	16.1
Provisions for expected losses	33.3	28.4	29.6	38.2	33.5
Losses for the period					
Recognized credit related losses	0.9	1.1	1.1	0.9	0.5
Total losses on lending business	26.0	12.7	23.3	32.3	40.1
in % of loans	0.012%	0.006%	0.010%	0.013%	0.016%

1 According to the regime for banks of systematic Importance

Other key figures

	31.12.2022	31.12.2023	31.12.2024	31.12.2025	30.06.2026
Market data					
Market share in mortgages (%) [1]	17.6%	17.8%	18.1%	18.4%	18.9%
Market share in savings (%) [1]	14.5%	15.1%	14.9%	15.2%	15.1%
Number of client relationships	3,637,706	3,692,700	3,728,481	3,770,080	3,774,044
Number of cooperative members	2,001,499	2,057,532	2,095,378	2,127,690	2,138,149
Client assets					
Custody account volumes (in CHF million)	41,102	45,608	51,962	59,742	65,554
Client assets under management (in CHF million) [2]	242,239	249,670	262,727	282,103	289,783
Net new money client assets under management (in CHF million)	8,159	4,887	8,983	14,424	4,397
Resources					
Number of full-time positions	9,901	10,305	10,720	10,972	10,989
Number of trainees	711	725	735	725	716
Number of Raiffeisen banks	220	219	218	212	208
Number of locations of Raiffeisen banks	575	565	556	549	540
Number of branches of Raiffeisen Switzerland	2	0	0	0	0
Number of locations of Raiffeisen Switzerland	6	0	0	0	0
Number of bank branches	803	784	774	761	748
Long-term rating					
Standard & Poor's	A+	AA-	AA-	AA-	AA-
Fitch Ratings	A+	A+	A+	A+	AA-

1 Expected market share as at 30 June 2026. The increase in market share in the mortgage business was influenced by the decline in the overall market resulting from an adjustment to the SNB's banking statistics data.
2 The reported client assets include the custody account assets as well as amounts due in respect of customer deposits and cash bonds. The category "Amounts due in respect of customer deposits" also includes customer deposits that are not of an investment nature. Fiduciary transactions and custody-only client relationships are not included.

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Please note
This overview of key figures is a supplement to the half-yearly conference call held on 26 August 2026. The full report is available at:
raiffeisen.ch/en/report.

For more information, please refer to raiffeisen.ch/en/report

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