

Raiffeisen Group key figures	30.06.2019	31.12.2018	31.12.2017	31.12.2016	31.12.2015
<b>Balance sheet (CHF million)</b>					
<b>Total assets</b>	<b>234,974</b>	<b>225,333</b>	<b>227,728</b>	<b>218,590</b>	<b>205,748</b>
Amounts due in respect of customer deposits	170,255	165,701	164,085	158,254	150,272
Medium-term notes	521	591	836	1,178	1,647
<b>Client monies</b>	<b>170,776</b>	<b>166,292</b>	<b>164,921</b>	<b>159,432</b>	<b>151,920</b>
Receivables from clients	8,579	8,135	7,916	8,019	7,885
Mortgage receivables	182,194	179,558	172,622	165,426	158,594
<b>Loans</b>	<b>190,773</b>	<b>187,694</b>	<b>180,538</b>	<b>173,445</b>	<b>166,479</b>
Customer deposits in % of loans to clients	89.2%	88.3%	90.9%	91.2%	90.3%
Equity (including minority interests)	16,866	16,480	15,700	14,390	13,326
ROE (Group return on equity) <sup>3</sup>	4.3%	3.4%	6.1%	5.4%	6.4%
<b>Income statement (CHF million)</b>					
Gross result from interest operations	1,132.9	2,290.7	2,250.5	2,229.8	2,187.9
Net result from interest operations	1,140.0	2,227.9	2,248.2	2,219.4	2,176.8
Result from commission business and services	208.2	450.8	494.3	466.8	462.7
Result from trading activities	108.8	210.4	230.4	227.9	209.3
Other result from ordinary activities	61.1	189.4	337.0	194.3	167.1
<b>Operating income</b>	<b>1,518.0</b>	<b>3,078.5</b>	<b>3,309.9</b>	<b>3,108.4</b>	<b>3,015.9</b>
Personnel expenses	-674.8	-1,390.5	-1,395.4	-1,381.1	-1,329.8
General and administrative expenses	-258.8	-606.4	-618.1	-606.5	-557.6
<b>Operating expenses</b>	<b>-933.6</b>	<b>-1,997.0</b>	<b>-2,013.5</b>	<b>-1,987.6</b>	<b>-1,887.4</b>
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-130.7	-258.6	-188.4	-260.1	-181.3
Value adjustments, provisions and losses	-7.4	-123.8	0.5	-6.0	-3.8
<b>Operating result</b>	<b>446.4</b>	<b>699.1</b>	<b>1,108.4</b>	<b>854.7</b>	<b>943.4</b>
Extraordinary income	8.4	73.9	115.7	70.9	63.7
Changes in reserves for general banking risks	0.0	-120.0	-80.0	0.0	0.0
<b>Profit before tax</b>	<b>454.8</b>	<b>652.9</b>	<b>1,144.2</b>	<b>925.6</b>	<b>1,007.0</b>
Taxes	-100.4	-156.0	-233.4	-173.8	-200.7
Minority interests in group profit	0.5	43.9	6.3	2.2	1.3
<b>Group profit</b>	<b>354.9</b>	<b>540.8</b>	<b>917.1</b>	<b>754.1</b>	<b>807.7</b>
Cost/income ratio	61.5%	64.9%	60.8%	63.9%	62.6%
<b>Equity (CHF million) / Liquidity</b>					
Risk-weighted positions	102,032	99,307	96,343	91,383	87,459
Mandatory capital	8,163	7,945	7,707	7,311	6,997
Common Equity Tier 1 (CET1) <sup>1</sup>	16,548	16,408	15,275	13,923	12,545
Total eligible capital (regulatory capital) <sup>1</sup>	17,721	17,650	16,744	15,468	14,369
<b>CET1 ratio<sup>1</sup></b>	<b>16.2%</b>	<b>16.5%</b>	<b>15.9%</b>	<b>15.2%</b>	<b>14.3%</b>
<b>Total capital ratio<sup>1</sup></b>	<b>17.4%</b>	<b>17.8%</b>	<b>17.4%</b>	<b>16.9%</b>	<b>16.4%</b>
<b>TLAC ratio</b>	<b>17.7%</b>	<b>18.0%</b>	<b>17.6%</b>	<b>n.a.</b>	<b>n.a.</b>
<b>Leverage Ratio<sup>1</sup></b>	<b>7.4%</b>	<b>7.6%</b>	<b>7.1%</b>	<b>6.8%</b>	<b>6.7%</b>
<b>TLAC leverage ratio</b>	<b>7.6%</b>	<b>7.7%</b>	<b>7.4%</b>	<b>n.a.</b>	<b>n.a.</b>
<b>Liquidity coverage ratio (LCR)</b>	<b>127.9%</b>	<b>115.9%</b>	<b>131.2%</b>	<b>125.0%</b>	<b>98.7%</b>
<b>Value adjustments, provisions and losses (CHF million)</b>					
<b>Value adjustments and provisions</b>					
Value adjustments for default risks	253.7	258.7	207.6	223.6	222.8
- in % of loans to clients	0.133%	0.138%	0.115%	0.129%	0.134%
Provisions for default risks (off balance sheet)	13.4	15.8	14.1	13.4	15.2
Provisions for other business risks	100.3	95.6	20.1	30.0	22.6
Provisions for legal expenses	30.8	30.8	7.1	8.6	9.0
Provision for deferred taxes	908.7	893.3	907.4	851.5	830.8
Impaired loans (gross)	943.6	863.9	805.2	905.1	873.3
Impaired loans (net)	292.9	294.6	212.7	232.9	228.7
Non-performing loans	550.7	656.6	525.3	460.8	505.0
<b>Losses for the period</b>					
Recognized credit related losses	0.4	0.8	6.6	0.7	1.0
Appropriate application of provisions for default risks	5.8	15.9	15.0	15.3	27.7
Total losses on lending business <sup>2</sup>	12.4	16.7	21.6	15.9	28.7
- in % of loans	0.007%	0.009%	0.012%	0.009%	0.017%

Recorded other losses	0.4	9.1	2.2	1.5	1.7
Appropriate application of provisions for other risks	31.6	11.6	9.7	4.2	14.4
Gross new provisions for default risks <sup>2</sup>	52.5	116.3	68.6	72.6	67.0
- in % of loans	0.028%	0.063%	0.039%	0.043%	0.041%

### Additional information

#### Market data

Market share in mortgages (%)	17.5%	17.6%	17.5%	17.2%	16.9%
Number of members	1,903,237	1,897,369	1,890,126	1,876,687	1,862,032

#### Client assets

Custody account volumes (CHF million)	32,935	29,778	47,297	46,980	45,189
Assets under management (CHF million)	203,712	196,070	209,592	202,795	208,856

#### Resources

Number of full-time positions	9,190	9,215	9,411	9,276	9,286
Number of employees (per capita)	10,920	10,947	11,158	11,026	11,046
Number of trainees	694	713	743	755	765
Number of Raiffeisen banks	229	246	255	270	292
Number of locations of Raiffeisen banks	616	618	628	656	673
Number of branches of Raiffeisen Switzerland	6	6	6	6	6
Number of locations of Raiffeisen Switzerland	10	10	10	10	10
Number of locations of Notenstein La Roche Ltd	0	0	13	13	13
Total number of Raiffeisen locations	861	880	912	955	994

#### Long-term rating

Moody's Long-term rating	Aa3	Aa3	Aa2	Aa2	Aa2
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1 according to FINMA Circular 2016/1, as at 30 June without result of the period

2 Half year figures projected for the whole year