

Raiffeisen Group key figures	30.06.2020	31.12.2019	31.12.2018	31.12.2017	31.12.2016
Balance sheet (CHF million)					
Total assets	266,135	248,345	225,333	227,728	218,590
Amounts due in respect of customer deposits	186,277	176,179	165,701	164,085	158,254
Medium-term notes	379	459	591	836	1,178
Client monies	186,656	176,639	166,292	164,921	159,432
Receivables from clients	11,114	8,160	8,135	7,916	8,019
Mortgage receivables	187,443	185,291	179,558	172,622	165,426
Loans	198,557	193,450	187,694	180,538	173,445
Customer deposits in % of loans to clients	93.8%	91.1%	88.3%	90.9%	91.2%
Equity (including minority interests)	17,909	17,478	16,524	15,700	14,385
ROE (Group return on equity) ²	3.9%	4.9%	3.4%	6.1%	5.4%
Income statement (CHF million)					
Gross result from interest operations	1,165.5	2,267.1	2,290.7	2,250.5	2,229.8
Net result from interest operations	1,165.1	2,254.1	2,227.9	2,248.2	2,219.4
Result from commission business and services	231.9	416.0	450.8	494.3	466.8
Result from trading activities	102.5	228.1	210.4	230.4	227.9
Other result from ordinary activities	52.5	153.3	189.4	337.0	194.3
Operating income	1,552.0	3,051.6	3,078.5	3,309.9	3,108.4
Personnel expenses	-662.0	-1,331.7	-1,390.5	-1,395.4	-1,381.1
General and administrative expenses	-239.9	-538.5	-606.4	-618.1	-606.5
Operating expenses	-901.9	-1,870.2	-1,997.0	-2,013.5	-1,987.6
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-135.9	-227.5	-258.6	-188.4	-260.1
Value adjustments, provisions and losses	-0.8	-24.3	-123.8	0.5	-6.0
Operating result	513.4	929.6	699.1	1,108.4	854.7
Extraordinary income	5.0	6.6	73.9	115.7	70.9
Changes in reserves for general banking risks	-75.0	0.0	-120.0	-80.0	0.0
Profit before tax	443.4	936.2	652.9	1,144.2	925.6
Taxes	-97.9	-111.8	-156.0	-233.4	-173.8
Minority interests in group profit	0.6	10.7	43.9	6.3	2.2
Group profit	346.1	835.2	540.8	917.1	754.1
Cost/income ratio	58.1%	61.3%	64.9%	60.8%	63.9%
Equity ¹ / Liquidity (CHF million)					
Risk-weighted positions	99,928	98,295	99,307	96,343	91,383
Mandatory capital	7,994	7,864	7,945	7,707	7,311
Common Equity Tier 1 (CET1)	16,959	16,868	16,408	15,275	13,923
Total eligible capital (regulatory capital)	18,073	17,983	17,650	16,744	15,468
CET1 ratio	17.0%	17.2%	16.5%	15.9%	15.2%
Total capital ratio	18.1%	18.3%	17.8%	17.4%	16.9%
TLAC ratio	18.1%	18.4%	18.0%	n.a.	n.a.
Leverage Ratio²	6.6%	7.1%	7.6%	7.1%	6.8%
TLAC leverage ratio²	6.7%	7.2%	7.8%	n.a.	n.a.
Liquidity coverage ratio (LCR)	142.4%	137.5%	115.9%	131.2%	125.0%
Value adjustments, provisions and losses (CHF million)					
Value adjustments and provisions					
Value adjustments for default risks	224.6	235.6	258.7	207.6	223.6
- in % of loans to clients	0.113%	0.122%	0.138%	0.115%	0.129%
Provisions for default risks (off balance sheet)	21.9	14.6	15.8	14.1	13.4
Provisions for other business risks	79.5	101.9	95.6	20.1	30.0
Provisions for legal expenses	28.3	29.8	30.8	7.1	8.6
Provision for deferred taxes	876.0	852.1	893.3	907.4	851.5
Impaired loans (gross)	909.2	883.8	863.9	805.2	905.1
Impaired loans (net)	255.8	278.8	294.6	212.7	232.9
Non-performing loans	596.7	520.8	656.6	525.3	460.8
Losses for the period					
Recognized credit related losses	0.5	1.1	0.8	6.6	0.7
Appropriate application of provisions for default risks	9.5	47.6	15.9	15.0	15.3
Total losses on lending business ³	19.9	48.7	16.7	21.6	15.9
- in % of loans	0.010%	0.025%	0.009%	0.012%	0.009%
Recorded other losses	0.5	2.3	9.1	2.2	1.5
Appropriate application of provisions for other risks	23.9	28.1	11.6	9.7	4.2
Gross new provisions for default risks ³	49.2	77.9	116.3	68.6	72.6
- in % of loans	0.025%	0.041%	0.063%	0.039%	0.043%

Additional information

Market data

Market share in mortgages (%)	17.6%	17.6%	17.6%	17.5%	17.2%
Number of members	1,922,691	1,909,233	1,897,369	1,890,126	1,876,687

Client assets

Custody account volumes (CHF million)	34,056	34,407	29,778	47,297	46,980
Assets under management (CHF million) ⁴	220,712	211,046	196,070	209,592	202,795

Resources

Number of full-time positions	9,212	9,295	9,215	9,411	9,276
Number of employees (per capita)	10,947	11,045	10,947	11,158	11,026
Number of trainees	671	685	713	743	755
Number of Raiffeisen banks	226	229	246	255	270
Number of locations of Raiffeisen banks	593	602	618	628	656
Number of branches of Raiffeisen Switzerland	6	6	6	6	6
Number of locations of Raiffeisen Switzerland	9	10	10	10	10
Number of locations of Notenstein La Roche Ltd	0	0	0	13	13
Total number of Raiffeisen locations	834	847	880	912	955

Long-term rating

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

2 Calculations were made without the application of the exemptions pursuant to the FINMA guidance of March 25, 2020 relating to the COVID-19 crisis.

3 Half year figures projected for the whole year

4 Account balances and securities accounts without own medium-term notes