

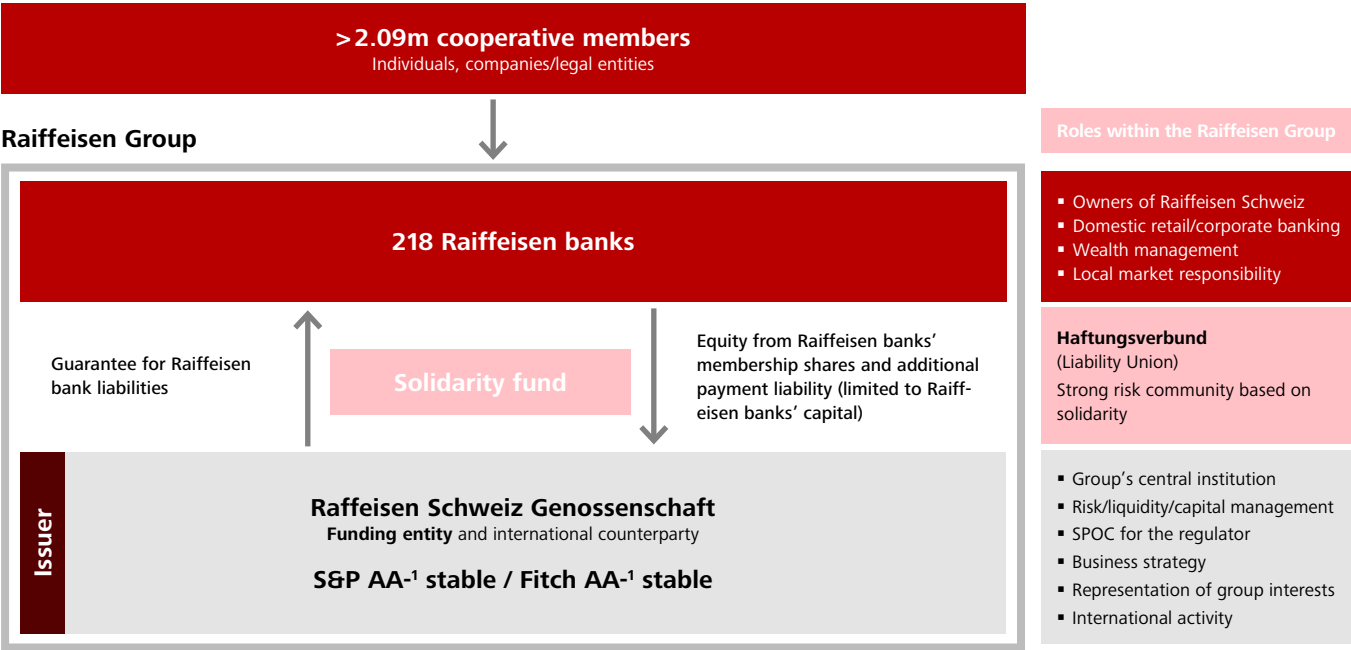
Raiffeisen Group

Second-largest banking group
in Switzerland

Raiffeisen is the **leading retail bank in Switzerland** and the second largest player in the Swiss banking sector. More than two million Raiffeisen clients are cooperative members and therefore co-owners of their local Raiffeisen bank. The Raiffeisen Group is servicing more than 3.7 million clients – roughly half of the Swiss population. The 218 legally independent cooperative Raiffeisen banks are the owners of Raiffeisen Schweiz Genossenschaft. A statutory mutual liability «Haftungsverbund» connects and guarantees the alignment between all Raiffeisen banks and Raiffeisen Schweiz Genossenschaft.

Due to its broad branch network of 774 locations throughout Switzerland – no other bank is closer to the customer. The Raiffeisen Group focuses primarily on mortgage business, in particular on residential mortgage financing. With a market share of 18.1%, the Raiffeisen Group is one of the **market leaders in the mortgage business** in Switzerland. Its success story started in 1899 and keeps going, supported by its cooperative structure and network. The strong capital basis of the **cooperative** is further extended through internal capital generation by **retention of more than 90% of its profits per year**.

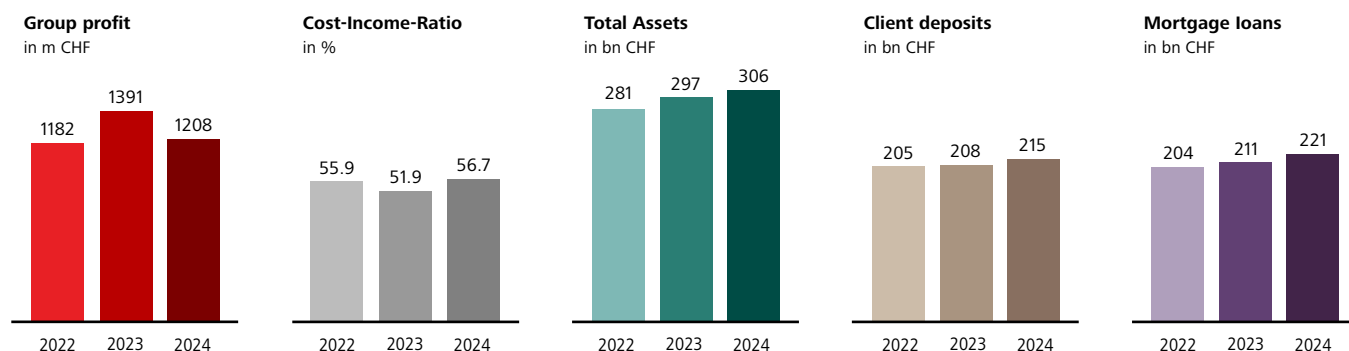
Raiffeisen Group Structure



¹ Senior Unsecured Rating

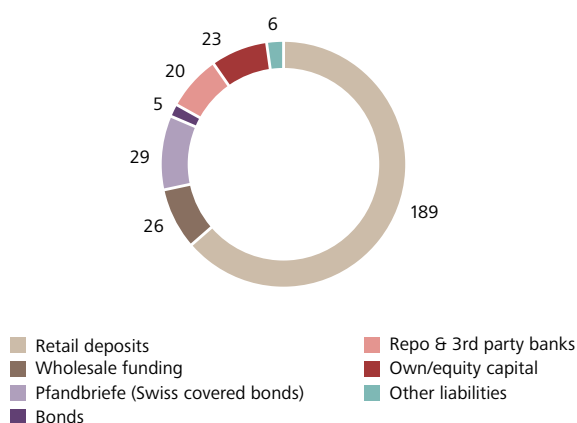
Key Figures 2024 in CHF m

Net interest income	2,843	CET1 ratio	19.7%
Operating income	3,905	Tier1 ratio (going concern)	19.7%
Operating expenses	2,215	TLAC ratio	26.0%
Operating result	1,419	TLAC leverage ratio	8.7%
Group profit	1,208	Customer deposits in % of loans to clients	92.2%
Cost income ratio	56.7%	Number of full-time positions	10,643
Liquidity coverage ratio (LCR)	153.3%		
Net stable funding ratio (NSFR)	139.3%		



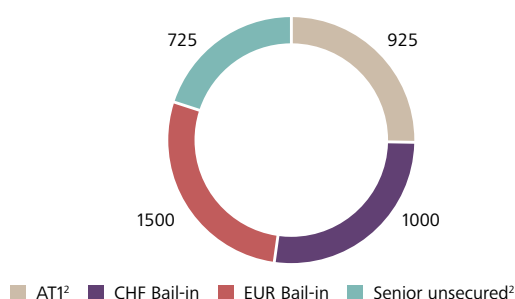
Resilient Funding due to stable client deposits

Funding Structure
in bn CHF



Raiffeisen Schweiz Outstanding Bonds

Breakdown by instrument type in million as of 31 December 2024



EUR Bail-in issues¹

- Strategic expansion of funding resources
- Further strengthening of gone-concern capital base
- Investor base diversification in the strategic EUR market

¹ comparable to Senior-Non Preferred (SNP) as an asset class

² CHF denominated issue

Credit Ratings

The strong credit ratings are based on Raiffeisen's sound financial profile, supported by high collateralizations and prudent underwriting standards, underpinned by superior capitalization due to stable earnings retention of >90%.

AA-

S&P
Long-Term
Issuer Rating
Outlook Stable

A-1+

S&P
Short-Term
Issuer Rating

AA-

S&P
Senior Unsecured
Rating

A+

Fitch
Long-Term Issuer
Default Rating (IDR)
Outlook Stable

F1

Fitch
Short-Term Issuer
Default Rating (IDR)

AA-

Fitch
Senior Unsecured
Rating

AA-/A-1+

S&P
Resolution
Counterparty Ratings

AA

MSCI
ESG Rating

Prime C

ISS ESG
Rating

AA

RepRisk
Rating

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