

Swiss Raiffeisen Group

Third-largest banking group in Switzerland

Raiffeisen is the **leading retail bank in Switzerland** and the third largest player in the Swiss banking sector. 1.9 million Raiffeisen clients are cooperative members and therefore co-owner of their local Raiffeisen bank. The Raiffeisen Group is servicing 3.5 million clients – roughly half of the Swiss population. Due to its broad branch network of 824 locations throughout Switzerland – no other bank is closer to their customer. The Raiffeisen Group focuses primarily on the mortgage business, in particular on residential mortgage financing. With a market share of 17.6%, the Raiffeisen Group is the **market leader in the mortgage business** in

Switzerland. Its success story started in 1899 and keeps going on due to its form of organization and network. The strong capital basis of the **cooperative** bank is further extended through the **retention of approximately 90% of the profits**.

The 225 legally autonomous cooperative Raiffeisen banks are the owner of Raiffeisen Schweiz. A statutory mutual liability schema connects and guarantees the alignment between the 225 Raiffeisen bank and Raiffeisen Schweiz.

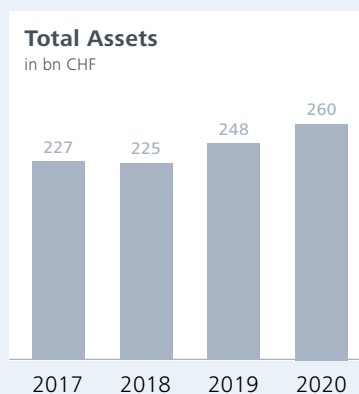
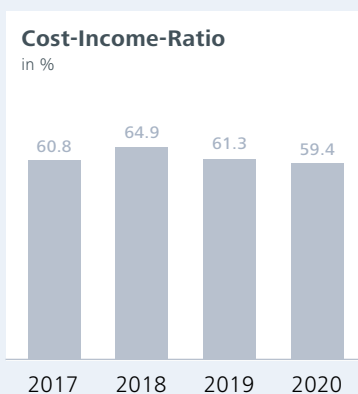
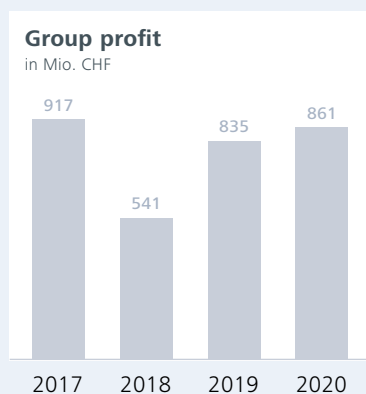
Swiss Raiffeisen Group Structure



Raiffeisen Schweiz is the strategic leader of the Swiss Raiffeisen Group.

Key Figures 31.12.2020

Gross result from interest operations	2,350	CET1-Quote	18.6%
Operating income	3,060	Core capital ratio (going concern)	19.6%
Operating expenses	1,817	TLAC-Quote	20.6%
Operating result	967	TLAC Leverage Ratio	7.3%
Group profit	861	Customer deposits in % of loans to clients	95%
Cost income ratio	59.4%	Number of employees	11,207
LCR ratio	158%		
NSFR	141%		



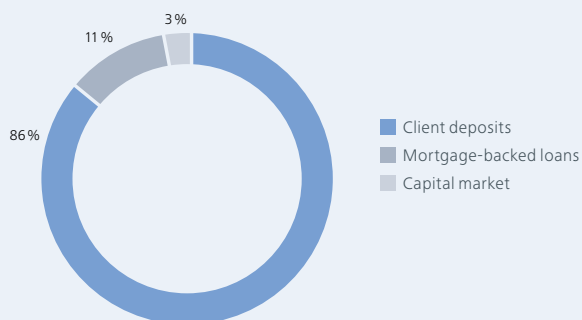
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Resilient Funding due to stable client deposits

Pure Swiss Play

Currency: CHF, Region: Switzerland

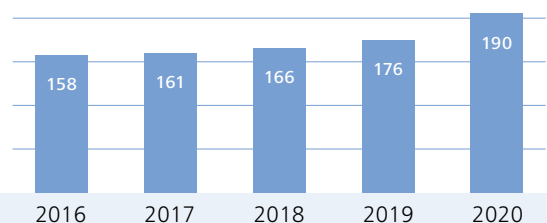


New Certificate of Deposit Programme (CD)

- Launched in January 2021
- Currencies available: CHF, EUR and GBP
- Tenors: from 2 months up to 1 year

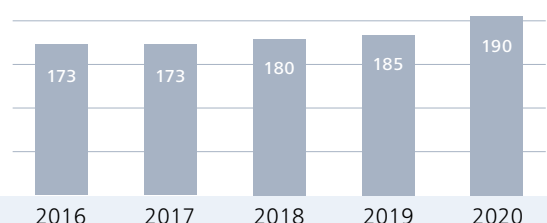
Client deposits

in bn CHF



Mortgage loans

in bn CHF



Credit Ratings

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

A+

S&P
Long-Term Issuer
Rating

A-1

S&P
Short-Term
Issuer Rating

Aa3

Moody's
Long-term
Deposit Rating

A3

Moody's
Senior Unsecured
Debt Rating

P-1

Moody's
Short-Term
Deposit Rating

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