Regulatory disclosure as at 30 June

2026

Regulatory Disclosure

“FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)” defines the scope of regulatory disclosure.

While all tables of relevance for a bank must be disclosed as part of the year-end reporting, a lower number of tables needs to be disclosed in the quarterly and half-yearly reports.

This disclosure is based on the quarterly disclosure obligations of the Raiffeisen organisation as defined in the “FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)”.

Table of contents

Tables not used

"FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)" contains table templates that define the scope of the information to be published. Article no. 3 of this Ordinance states that banks can refrain from disclosing information that is not meaningful.

The table templates not used in this disclosure – and the reasons for omitting them – are listed in the table below.

Tables not used

Name	Name of table	Reason
KM2	Key metrics TLAC-requirements	Only to be published by internationally systemically important banks.
TLAC1	TLAC composition for global systemically important banks (G-SIBs)	Only to be published by internationally systemically important banks.
TLAC2	Material subgroup entity – creditor ranking at legal entity level	Only to be published by internationally systemically important banks.
TLAC3	Resolution entity – creditor ranking at legal entity level	Only to be published by internationally systemically important banks.
PV1	Prudent valuation adjustments	Raiffeisen refrains from disclosing this table as the prudential value adjustments are below the materiality threshold.
REMA	Remuneration policy	For disclosures on remuneration, please see the remuneration report in our Annual Report.
REM1	Remuneration: remuneration awarded during financial year	For disclosures on remuneration, please see the remuneration report in our Annual Report.
REM2	Remuneration: special payments	For disclosures on remuneration, please see the remuneration report in our Annual Report.
REM3	Remuneration: deferred remuneration	For disclosures on remuneration, please see the remuneration report in our Annual Report.
CR7	IRB: Effect on RWA of credit derivatives used as CRM techniques	Raiffeisen does not use credit derivatives for hedging purposes under the IRB approach and, therefore, refrains from publishing this tablet.
CR10	IRB: Specialised lending under the supvervisory-slotting-approach	Raiffeisen does not use a supervisory-slotting-approach under IRB for specialised lending.
CCR4	IRB: CCR exposures by portfolio and probability-of-default (PD) scale	As a result of the low relevance of counterparty credit risk, these positions remain under the standardised approach (SA-BIS).
CCR7	Counterparty credit risk: RWA flow statements of CCR exposures unter the IMM model method	Raiffeisen currently does not use the IMM model method.
SECA	Qualitative disclosure requirements related to securitisation exposures	Raiffeisen currently has no securitisation exposures.
SEC1	Securitisation exposures in the banking book	Raiffeisen currently has no securitisation exposures in the banking book.
SEC2	Securitisation exposures in the trading book	Raiffeisen currently has no securitisation exposures in the trading book.
SEC3	Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as originator or as sponsors	Raiffeisen currently has no securitisation exposures in the banking book.
SEC4	Securitisation exposures in the banking book and associated regulatory capital requirements – bank acting as investor	Raiffeisen currently has no securitisation exposures in the banking book.
MRB	Market risk: Qualitative disclosures for banks using the IMA	Raiffeisen does not use the IMA.
MR2	Market risk: Market risk for banks using the IMA	Raiffeisen does not use the IMA.
CVA2	The full basic approach for CVA (BA-CVA)	Raiffeisen does not use this approach.
CVA3	The standardise approach for CVA (SA-CVA)	Raiffeisen does not use this approach.
CVA4	RWA flow statements of CVA risk exposures under SA-CVA	Raiffeisen does not use thi approach.
GSIB1	Disclosure of G-SIB indicators	Only to be published by internationally systemically important banks
Annex 4	Corporate Governance	Raiffeisen discloses this information at Group level in the supplement to the Annual Report.
Annex 5	Climate-related financial risks	Raiffeisen discloses this information at Group level in the supplement to the Annual Report.

Key abbreviations

Key abbreviations

Term/Abbreviation	Explanation
ASF	Available stable funding
AT1	Additional Tier 1 capital
CAO	Capital Adequacy Ordinance
CCF	Credit conversion factor
CCP	Central counterparty
CCR	Counterparty credit risk
CET1	Common Equity Tier 1 capital
CRM	Credit risk mitigation
CVA	Credit valuation adjustments
D-SIB	Domestic systemically important bank
DTL	Deferred tax liabilities
EAD	Exposure at default
ETC	Other currencies as set out in Annex 2 of FINMA Circular 2019/2 “Interest rate risks – banks”
FINMA	Swiss financial market supervisory authority
G-SIB	Global systemically important bank
HQLA	High-quality liquid assets
IKS	Internal control system
IRB	Internal ratings-based approach
IRRBB	Interest rate risk in the banking book
LCR	Liquidity coverage ratio
LGD	Loss given default
LRD	Leverage ratio denominator
Mn	Margin number
MSR	Mortgage servicing rights
NSFR	Net stable funding ratio
PD	Probability of default
QCCP	Qualifying central counterparty
RSF	Required stable funding
RWA	Risk-weighted assets
SA-BIS	International standardised approach for credit risk
SA-CCR	Standardised approach for measuring counterparty credit risk exposures
SFT	Securities financing transactions
TLAC	Total Loss Absorbing Capacity
T1	Tier 1 capital
T2	Tier 2 capital
VaR	Value at risk
ΔEVE	Change in the net present value (Economic Value of Equity)
ΔNII	Change in capitalised value (Net Interest Income)

Overview

Raiffeisen Group

The Raiffeisen Group is obligated to comply with capital adequacy rules and is thus required by supervisory law to make risk, capital adequacy and liquidity disclosures.

This disclosure is based on "FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)".

Quantitative information has been disclosed in accordance with the requirements laid down in the Capital Adequacy Ordinance (CAO). Some of this information cannot be directly compared with that provided in the consolidated accounts, which is reported in line with the accounting requirements for banks laid down in FINMA Circular 2020/1 "Accounting – banks" and the FINMA "Accounting Ordinance".

Capital adequacy calculations are based on the same group of consolidated companies as the consolidated accounts. On 16 June 2014, the Swiss National Bank (SNB) issued an order classifying the Raiffeisen Group as systemically important. The provisions covering systemic importance require an additional capital adequacy disclosure. The corresponding information on risk-based capital requirements on the basis of capital ratios and unweighted capital requirements on the basis of leverage ratio is available in Appendix 3 to this disclosure.

Due to the reclassification of core capital meeting requirements in terms of additional loss-absorbing capital unter the regime for systemically important banks, some metrics of tables KM1, CC1 and LR2 under the regime of non-systemic importance are additionally presented on the basis of this reclassification.

Raiffeisen Switzerland

At Raiffeisen Switzerland level, the disclosure requirements apply in the form of tables "KM1: Key metrics" and "Appendix 3: Disclosure requirements for systemically important banks".

According to Art. 10 (3) CAO, FINMA can permit a bank to consolidate group companies operating in the financial sector due to their especially close relationship with the bank, even at the level of an individual bank (solo consolidation). Pursuant to the order of 21 July 2016, in the context of individual bank regulations, FINMA permits Raiffeisen Switzerland to solo consolidate the subsidiary Raiffeisen Switzerland B.V. Amsterdam. Since 31 December 2016 capital at Raiffeisen Switzerland has been calculated on a solo consolidated basis. In all other respects there are no differences between the regulatory and accounting scopes of consolidation.

Content Raiffeisen Group

Overview of risk management, key prudential metrics and RWA

KM1: Key metrics

KM1: Key metrics

		a	b	c	d	e
	in CHF million (unless stated otherwise)	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available capital					
1	Common Equity Tier 1 (CET1)	25,256	25,039	24,811	24,307	24,075
2	Tier 1	26,180	25,964	25,735	25,232	25,000
3	Total capital	27,735	27,360	27,179	26,925	26,729
1[1]	Common Equity Tier 1 (CET1) under the rules governing systemically important banks	21,667	21,349	21,275	20,887	20,753
2[1]	Tier 1 under the rules governing systemically important banks	21,667	21,349	21,275	20,887	20,753
3[1]	TLAC under the rules governing systemically important banks	28,617	28,218	28,001	27,628	27,399
	Risk-weighted assets (RWA)					
4	Total risk-weighted assets (RWA)[2]	102,056	101,338	101,966	100,756	99,339
4a	Total risk-weighted assets (RWA) (pre-floor)[2]	102,056	101,338	100,117	98,777	97,530
4a	Minimum capital requirements according FINMA-Circular 2016/1	n.a.	n.a.	n.a.	n.a.	n.a.
	Risk-based capital ratios (in % of RWA)					
5	CET1 ratio	24.7%	24.7%	24.3%	24.1%	24.2%
5b	CET1 ratio (pre-floor ratio)[2]	24.7%	24.7%	24.8%	24.6%	24.7%
6	Tier 1 ratio	25.7%	25.6%	25.2%	25.0%	25.2%
6b	Tier 1 ratio (pre-floor ratio)[2]	25.7%	25.6%	25.7%	25.5%	25.6%
7	Total capital ratio	27.2%	27.0%	26.7%	26.7%	26.9%
7b	Total capital ratio (pre-floor ratio)[2]	27.2%	27.0%	27.1%	27.3%	27.4%
5[1]	CET1 ratio under the rules governing systemically important banks	21.2%	21.1%	20.9%	20.7%	20.9%
5b[1]	CET1 ratio (pre-floor ratio) under the rules governing systemically important banks[2]	21.2%	21.1%	21.2%	21.1%	21.3%
6[1]	Tier 1 ratio under the rules governing systemically important banks	21.2%	21.1%	20.9%	20.7%	20.9%
6b[1]	Tier 1 ratio (pre-floor ratio) under the rules governing systemically important banks[2]	21.2%	21.1%	21.2%	21.1%	21.3%
7[1]	TLAC under the rules governing systemically important banks	28.0%	27.8%	27.5%	27.4%	27.6%
7b[1]	TLAC (pre-floor ratio) under the rules governing systemically important banks[2]	28.0%	27.8%	28.0%	28.0%	28.1%
	Additional CET1 buffer requirements (in % of RWA)					
8	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (Art. 44a CAO)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total of bank CET1 specific buffer requirements	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements	13.2%	13.1%	12.9%	12.7%	12.9%

KM1: Key metrics

in CHF million (unless stated otherwise)		a 30.06.2026	b 31.03.2026	c 31.12.2025	d 30.09.2025	e 30.06.2025
	Target capital ratios as per Annex 8 of the CAO (in % of RWA) [3]					
12b	Countercyclical buffer (Art. 44 and 44a CAO)	1.4%	1.4%	1.4%	1.4%	1.4%
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	334,768	333,660	325,705	324,148	318,875
14	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) [4]	7.8%	7.8%	7.9%	7.8%	7.8%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.8%	7.8%	7.9%	7.8%	7.8%
14b[1]	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) under the rules governing systemically important banks	6.5%	6.4%	6.5%	6.4%	6.5%
14c	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets[4]	7.8%	7.8%	7.9%	7.8%	7.7%
14d	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	7.8%	7.8%	7.9%	7.8%	7.7%
14d[1]	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets, under the rules governing systemically important banks	6.5%	6.4%	6.6%	6.4%	6.4%
	Minimal capital requirements (Art. 42 CAO) [5]					
14e	Minimum capital requirements (Art. 42 CAO)	10,043	10,010	9,771	9,724	9,566
	Liquidity Coverage Ratio (LCR) [6]					
15	Total high-quality liquid assets (HQLA)	46,339	48,722	50,147	49,555	45,456
16	Total net cash outflow	31,824	32,047	30,779	30,918	32,278
17	LCR ratio	145.6%	152.0%	162.9%	160.3%	140.8%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	258,521	257,442	255,459	253,813	250,314
19	Total required stable funding	200,896	197,832	195,134	191,113	188,964
20	NSFR ratio	128.7%	130.1%	130.9%	132.8%	132.5%

1 As Raiffeisen reclassifies CET1 and AT1 capital to meet gone-concern requirements under the rules governing systemically important banks, the disclosure of this information in this line is additionally made under the rules governing systemically important banks.
2 From 1 January 2026, Raiffeisen applies the regulatory output floor of 72.5%. In accordance with Article 148e of the CAO, Raiffeisen applied an output floor of 80% on a voluntary basis until 31 December 2025.
3 Systemically important banks can refrain from publishing rows 12a, 12c, 12d, 12e (note 8 of the CAO not applicable).
4 Raiffeisen is not affected by a temporary exception for central bank balances.
5 The greater value of minimum capital from a risk-weighted approach (8% of RWA) or an unweighted approach (3% of LRD) is disclosed.
6 Average daily closing averages of all business days in the reporting quarter.

OV1: Overview of risk-weighted assets (RWA)

OV1: Overview of risk-weighted assets (RWA)

		a	b	c
		RWA	RWA	Minimum capital requirements[1]
in CHF million		30.06.2026	31.12.2025	30.06.2026
1	**Credit risk (excluding counterparty credit risk CCR)**	**89,925**	**87,954**	**7,194**
2	of which: standardised approach (SA)	14,725	14,143	1,178
3	of which: foundation internal ratings-based (F-IRB) approach	21,983	20,181	1,759
4	of which: supervisory slotting approach	–	–	–
5	of which: advanced internal ratings-based (A-IRB) approach[2]	24,086	25,114	1,927
5a	of which: adjustment due to the sectoral floor for banks applying the IRB in relation to mortgage-backed positions in Switzerland	29,130	28,516	2,330
6	**Counterparty credit risk (CCR)**	**1,389**	**1,132**	**111**
7	of which: standardised approach for counterparty credit risk (SA-CCR)	574	603	46
7a	of which: simplified standardised approach (SSA-CCR)	–	–	–
7b	of which: determined with market value approach	–	–	–
8	of which: Internal Model Method (IMM)	–	–	–
9	of which: other CCR	816	529	65
10	**Credit valuation adjustment (CVA)**	**267**	**287**	**21**
11	**Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period**	**–**	**–**	**–**
12	**Equity investments in funds – look-through approach**	**–**	**–**	**–**
13	**Equity investments in funds – mandate-based approach**	**–**	**–**	**–**
14	**Equity investments in funds – fall-back approach**	**28**	**28**	**2**
14a	**Equity investments in funds - simplified approach**	**–**	**–**	**–**
15	**Settlement risk**	**0**	**0**	**0**
16	**Securitisation exposures in banking book**	**–**	**–**	**–**
17	of which: securitisation internal ratings-based approach (SEC-RBA)	–	–	–
18	of which: securitisation external ratings-based approach (SEC-ERBA, including internal assessment approach (IAA)	–	–	–
19	of which: securitisation standardised approach (SEC-SA)	–	–	–
19a	of which: risk-weighted with 1250%	–	–	–
20	**Market risk[3]**	**2,605**	**2,906**	**208**
20a	of which: simplified standardised approach (SSA)	1,239	1,732	99
21	of which: standardised approach (SA)	1,365	1,174	109
22	of which: internal model approaches (IMA)	–	–	–
23	**Capital charge for switch between trading book and banking book**	**–**	**–**	**–**
24	**Operational risk**	**6,198**	**6,198**	**496**
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**1,643**	**1,619**	**131**
26	**Output floor applied[4]**	**72.5%**	**80.0%**	**n.a.**
27	**Floor adjustment (before application of transitional cap)**	**–**	**–**	**n.a.**
28	**Floor adjustment (after application of transitional cap)**	**–**	**1,842**	**n.a.**
29	**Total**	**102,056**	**101,966**	**8,164**

1 The required capital for all items amounts to 8% of the risk-weighted assets (RWA).
2 Raiffeisen uses the foundation IRB approach (F-IRB). As for the IRB segment retail only the advanced IRB approach (A-IRB) exists, the RWA and minimum capital requirements for the IRB segment retail are disclosed here.
3 The market risk for Raiffeisen Switzerland's trading book is determined under Basel III final using the market risk standardised approach. The market risks of the other Group companies are treated under the simplified market risk standardised approach. With the introduction of Basel III final, the RWA for market risks have increased.
4 Since 1 January 2026, Raiffeisen applies the regulatory output floor of 72.5%. Until 31 December 2025 Raiffeisen applied an outpur floor of 80% on a voluntary basis in accordance with Article 148e of the CAO.

Comparison of modelled and standardised RWA

CMS1: Comparison of modelled and standardised RWA at risk level

CMS1: Comparison of modelled and standardised RWA at risk level

		a	b	c	d
		RWA			
in CHF million 30.06.2026		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total actual RWA (a + b)	RWA calculated using full standardised approach
1	Credit risk (excluding counterparty credit risk)[1]	75,200	14,725	89,925	117,751
2	Counterparty credit risk	–	1,389	1,389	1,389
3	Credit valuation adjustment		267	267	267
4	Securitisation exposures in the banking book	–	–	–	–
5	Market risk	–	2,605	2,605	2,605
6	Operational risk		6,198	6,198	6,198
7	Residual RWA[2]	–	1,671	1,671	1,671
8	**Total**	**75,200**	**26,856**	**102,056**	**129,882**

1 Including adjustment based on the sectoral floor for banks using the IRB for positions secured by real estate in Switzerland.
2 Including amounts below the threshold for deduction, positions risk-weighted at 250%.

CMS2: Comparison of modelled and standardised RWA for credit risk at asset class level

CMS2: Comparison of modelled and standardised RWA for credit risk at asset class level

		a	b	c	d
		RWA			
in CHF million 30.06.2026		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approach is used	Total actual RWA	RWA calculated using full standardised approach
1	Central governments, central banks and supranational organisations	–	–	–	–
2	of which: Central governments, central banks and supranational organisations (F-IRB)	–	–		–
3	of which: Central governments, central banks and supranational organisations (A-IRB)	–	–		–
4	Banks	–	–	1,069	1,069
5	Public-sector entities and multilateral development banks	–	–	2,391	2,391
6	Corporates: specialised lending	15,233	17,152	15,243	17,162
7	of which: specialised lending (Supervisory-Slotting-Approach)	–	–		–
8	of which: specialised lending (F-IRB)	15,233	17,152		17,152
9	of which: specialised lending (A-IRB)	–	–		–
10	Corporates: other lending	6,750	10,405	11,674	15,330
11	of which: other lending (F-IRB)	6,750	10,405		10,405
12	of which: other lending (A-IRB)	–	–		–
13	Retail	24,086	75,469	26,088	77,470
14	of which: secured by real estate	22,394	71,011		71,011
15	of which: qualifying revolving retail	–	–		–
16	of which: other retail exposures	1,692	4,458		4,458
17	Equity			301	301
18	Other[1]	29,130	–	33,159	4,029
19	**Total**	**75,200**	**103,026**	**89,925**	**117,751**

1 Including adjustment based on the sectoral floor for banks using the IRB for positions secured by real estate in Switzerland.

Composition of capital and TLAC

CCA: Main feautures of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) – eligible instruments

Since the introduction of Basel III final on 1 January 2025, this table is published as an up-to-date-overview in the document “CCA: Main features of regulatory capital instruments and other TLAC-instruments)” under the following **Link**.

CC1: Composition of regulatory capital

CC1: Composition of regulatory capital

in CHF million (unless stated otherwise)	a 30.06.2026	b References[1]	31.12.2025
Common equity Tier 1 capital: instruments and reserves			
1 Issued and paid-in capital, eligible in full	3,909	h	3,873
2 Statutory reserves / retained earnings reserves / retained earnings (losses) / profit (loss) for the period	21,376		20,948
of which retained earnings reserve	20,949		19,955
of which foreign currency trnslation reserve	–		–
of which profit (loss) for the period[2]	427		993
5 Minority interests, eligible as CET1	–		–
6 Common Equity Tier 1 capital before regulatory adjustments	**25,285**		**24,821**
Common Equity Tier 1 capital: regulatory adjustments			
7 Prudential valuation adjustments	–6		–4
8 Goodwill (net of related tax liability)	–	a minus d	–
9 Other intangibles other than mortgage servicing rights (MSR) (net of relatex tax liability)	–1	b minus e	–2
10 Deferred tax assets that depend on future profitability	–1		–1
12 Shortfall of provisions to expected losses	–21		–3
28 Total regulatory adjustments to Common Equity Tier 1 capital	**–29**		**–10**
29 Common Equity Tier 1 capital (CET1)	**25,256**		**24,811**
29[3] Common Equity Tier 1 capital (CET1) under the rules governing systemically important banks[4]	**21,667**		**21,275**
Additional Tier 1 capital: instruments			
30 Directly issued qualifying additional Tier 1 instruments	923	i	925
31 of which: classified as equity under applicable accounting standards	–		–
32 of which: classified as liabilities under applicable accounting standards	923		925
36 Additional Tier 1 capital before regulatory adjustments	**923**		**925**
Additional Tier 1 capital: regulatory adjustments			
37 Investments in own additional Tier 1 instruments	–2		–
43 Total regulatory adjustments to additional Tier 1 capital	**–2**		**–**
44 Additional Tier 1 capital (AT1)	**922**		**924**
45 Tier 1 capital (T1 = CET1 + AT1)	**26,180**		**25,735**
45[3] Tier 1 capital (T1 = CET1 + AT1) under the rules governing systemically important banks[5]	**21,667**		**21,275**
Tier 2 capital: instruments and provisions			
46 Directly issued qualifying Tier 2 instruments	1,555		1,444
47 Directly issued capital instruments subject to phase-out from Tier 2 capital	–		–
51 Tier 2 capital before regulatory adjustments	1,555		1,444
Tier 2 capital: regulatory adjustments			
52 Net long positions in own T2 instruments and other TLAC instruments	–		–
57 Total regulatory adjustments to Tier 2 capital	–		–
58 Tier 2 capital	**1,555**		**1,444**
59 Total regulatory capital (= Tier 1 + Tier 2)	**27,735**		**27,179**
59[3] TLAC under the rules governing systemically important banks[6]	**28,617**		**28,001**
60 Total of risk-weighted assets	**102,056**		**101,966**

CC1: Composition of regulatory capital

in CHF million (unless stated otherwise)	a 30.06.2026	b References[1]	31.12.2025
Capital adequacy ratios and buffers (in % of RWA)			
61 CET1 ratio	24.7%		24.3%
62 Tier 1 ratio	25.7%		25.2%
63 Total regulatory capital ratio	27.2%		26.7%
61[3] CET1 ratio under the rules governing systemically important banks[4]	21.2%		20.9%
62[3] Tier 1 ratio under the rules governing systemically important banks[5]	21.2%		20.9%
63[3] TLAC ratio under the rules governing systemically important banks[6]	28.0%		27.5%
64 Institution specific buffer requirements (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement	0.0%		2.5%
65 of which capital buffer in accordance with Basel minimum standards	2.5%		2.5%
66 of which countercyclical buffer in accordance with Basel minimum standards (Art. 44a CAO)	0.0%		0.0%
67 of which capital buffer for systemically important institutions in accordance with Basel minimum standards	0.0%		0.0%
68 CET1 available after meeting the bank's minimum capital requirements	13.2%		12.9%
Amounts below thresholds for deduction (before risk-weighting)			
72 Non-significant investments in the capital and other TLAC liabilities of other financial entities	88		93
73 Significant investments in the common stock of financial entities	657		648

1 The references refer to table CC2 "Reconciliation of regulatory capital to balance sheet"and correspond to the BCBS specifications for table CC1.
2 Net profit minus the expected pro rata interest on the cooperative capital. In accordance with Art. 21 (1) (e) (2) CAO, 70% of the profit for the current year is eligible after deducting the estimated earnings distribution.
3 As Raiffeisen reclassifies CET1 and AT1 capital to meet gone-concern requirements under the rules governing systemically important banks, the disclosure of this information in this line is additionally made under the rules governing systemically important banks.
4 The common equity Tier 1 capital (net CET1) under the regime for systemically important banks is lower compared with the metric under the regime for non-systemically important banks in the value of the reclassification of excess CET1 capital for meeting gone-concern requirements.
5 The Tier1 capital (net Tier 1) under the regime for systemically important banks is lower compared with the metric under the regime for non-systemically important banks in the value of the reclassification of excess CET1 and AT1 capital for meeting gone-concern requirements.
6 The difference between regulatory capital under the regime for non-systemically important banks and TLAC under the regime for systemically important banks lies in the differing eligibility of the Tier 2 capital.

CC2: Reconciliation of regulatory capital to balance sheet

CC2: Reconciliation of regulatory capital to balance sheet

	a[1]	c	
in CHF million	30.06.2026	References[2]	31.12.2025
Assets			
Liquid assets	40,501		39,072
Amounts due from banks	9,976		6,925
Amounts due from securities financing transactions	3,532		2,990
Amounts due from customers	13,192		12,868
Mortgage loans	235,325		230,913
Trading portfolio assets	5,522		5,513
Positive replacement values of derivative financial instruments	2,825		2,182
Financial investments	18,558		17,664
Accrued income and prepaid expenses	472		375
Non-consolidated participations	745		735
Tangible fixed assets	2,998		2,996
Intangible assets	1		2
of which goodwill	–	a	–
of which other intangibles (excluding mortgage servicing rights)	1	b	2
of which mortgage servicing rights	–	c	–
Other assets	1,577		749
of which deferred tax assets that rely on future profitability	1		1
of which deferred tax assets arising from temporary differences	–		–
Total assets	**335,225**		**322,984**
Liabilities			
Amounts due to banks	29,450		24,205
Liabilities from securities financing transactions	5,325		3,063
Amounts due in respect of customer deposits	228,749		225,781
Trading portfolio liabilities	460		372
Negative replacement values of derivative financial instruments	2,790		2,544
Liabilities from other financial instruments at fair value	2,152		2,310
Cash bonds	108		116
Bond issues and central mortgage institution loans	38,326		37,460
Accrued expenses and deferred income	1,121		1,056
Other liabilities	214		177
Provisions	1,059		1,029
of which deferred tax liabilities (DTL) related to goodwill	–	d	–
of which DTL related to intangible assets (excluding mortgage servicing rights)	–	e	–
of which DTL related to mortgage servicing rights	–	f	–
of which liabilities related to retirement benefits	–		–
Total liabilities	**309,754**		**298,114**
of which subordinated liabilities, eligible as supplementary capital (T2)	1,555		1,444
of which with low trigger	–		–
of which with high trigger	–		–
of which subordinated liabilities, eligible as additional core capital (AT1)[3]	923		925
of which with low trigger	–		–
of which with high trigger[3]	923	i	925

CC2: Reconciliation of regulatory capital to balance sheet

in CHF million	a[1] 30.06.2026	c References[2]	31.12.2025
Shareholder's Equity			
Reserves for general banking risks	250		250
Cooperative capital	3,909		3,873
of which amount eligible as CET1	3,909	h	3,873
of which amount eligible as AT1	–		–
Statutory reserves/retained earnings reserves/retained earnings (losses)/profit (loss) for the period	21,358		20,791
of which retained earnings reserves	20,699		19,705
of which foreign currency translation reserve	–		–
of which profit (loss) for the period	659		1,087
Minority interests in equity	–46		–46
of which eligible as CET1	–		–
of which eligible as AT1	–		–
Total shareholder's equity	**25,471**		**24,869**

1 The scope of consolidation relevant for the capital adequacy calculations is based on the same group of consolidated companies as the consolidated accounts
2 The references refer to table "CC1 Composition of regulatory capital" and correspond to the BCBS specifications for table CC2.
3 Additional Tier 1 capital with high trigger is reclassified and used to fulfill gone-concern requirements under the rules governing systemically important banks.

Asset encumbrance

ENC: Asset encumbrance

ENC: Asset encumbrance

30.06.2026 in CHF million	a Encumbered assets	b Central bank facilities[1]	c Unencumbered assets	d Total
Liquid assets	863	–	39,638	40,501
Amounts due from banks	886	–	9,090	9,976
Amounts due from customers	66	–	13,126	13,192
Mortgage loans[2]	43,128	–	192,197	235,325
Financial investments	307	18,041	210	18,558
Other assets	361	715	16,596	17,672
Total	**45,611**	**18,756**	**270,857**	**335,225**

1 The values shown are securities eligible for SNB repo transactions that can be used as collateral when central bank facilities are drawn.
2 This position relates to the mortgage loans assigned as collateral for central mortgage institution loans.

Credit risk

CR1: Credit risk – Credit quality of assets

CR1: Credit risk - Credit quality of assets

in CHF million 30.06.2026	a	b	c	d	e	f	g
	Gross carrying values			Of which ECL accounting provisions for credit losses on SA exposures			
	Defaulted exposures[1]	Non-defaulted exposures	Allowances[2]/ impairments	Allocated in regulatory category of Specific	Allocated in regulatory category of General	Of which ECL accounting provisions for credit losses on IRB exposures	Net values
1 Loans	1,099	257,099	766	43	–	397	257,431
2 Debt securities	–	12,620	–	–	–	–	12,620
3 Off-balance sheet exposures	7	17,501	37	15	–	21	17,471
4 Total	**1,106**	**287,220**	**803**	**58**	**–**	**418**	**287,522**

1 An exposure is considered 'defaulted' when it is classified as either 'impaired' or 'past due' as defined by financial reporting rules. Shows treatment according to the standardised approach (SA-BIS). Exposures to the same counterparty are treated in accordance with the definition in Art. 104 CAO.
2 Including value adjustments and provisions for unimpaired loans/receivables as part of provisioning for latent risks.

CR2: Credit risk – Changes in stock of defaulted loans and debt securities

CR2: Credit risk – Changes in stock of defaulted loans and debt securities

in CHF million	a[1]
1 Defaulted loans and debt securities at end of the previous reporting period (31.12.2025)	**1,113**
2 Loans and debt securities that have defaulted since the last reporting period	203
3 Returned to non-defaulted status	–190
4 Amounts written off	–20
5 Other changes	–
6 Defaulted loans and debt securities at end of the reporting period (30.06.2026)	**1,106**

1 An exposure is considered 'defaulted' when it is classified as either 'impaired' or 'past due' as defined by financial reporting rules. This table shows all credit risk positions in accordance with the standardised approach (SA-BIS). Exposures to the same counterparty are treated in accordance with the definition in Art. 104 CAO.

CR3: Credit risk – Credit risk mitigation techniques – Overview

CR3: Credit risk mitigation techniques – Overview

in CHF million 30.06.2026	a[2]/	b1	b	d	f
	Exposures unsecured/ carrying amount	Exposures secured by collateral	of which secured amount	of which secured by financial guarantees	of which secured by credit derivatives
1 Loans[1]	251,345	6,087	5,561	525	–
2 Debt securities	12,431	190	49	141	–
3 Total	**263,775**	**6,277**	**5,610**	**666**	**–**
4 of which defaulted	777	15	8	7	–

1 Loans according to the regulatory disclosure definitions.
2 Since 30 June 2026, positions secured by real estate collateral have been disclosed in column a.

CR4: Credit risk – Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects

CR4: Credit risk – Standardised approach – Credit risk exposure and credit risk mitigation (CRM) effects

		a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM			
in CHF million (unless stated otherwise) 30.06.2026		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Asset classes							
1	Sovereigns and their central banks	41,727	–	42,101	5	–	0.0%
2	Non-central government public sector entities	5,321	1,614	5,307	322	2,391	42.5%
3	Multilateral development banks	1,232	–	1,232	–	0	0.0%
4	Banks	9,326	9	9,326	6	1,069	11.5%
	Of which: securities firms and other financial institutions	87	1	87	1	6	6.4%
5	Covered Bonds	8,401	–	8,353	–	835	10.0%
	Of which: Swiss mortgage bonds	8,401	–	8,353	–	835	10.0%
6	Corporates	4,861	5,320	4,602	1,878	4,933	76.1%
	Of which: securities firms and other financial institutions	811	163	659	67	520	71.7%
	Of which: specialised lending	8	2	8	0	10	106.9%
7	Subordinated debt, equity and other capital	120	–	120	–	301	250.0%
8	Retail	366	3,599	137	1,207	1,055	78.5%
9	Real estate	1,228	341	1,227	90	945	71.8%
	Of which: general RRE	19	11	19	4	7	29.0%
	Of which: IPRRE	295	113	295	35	192	58.3%
	Of which: general CRE	814	145	814	42	642	75.0%
	Of which: IPCRE	99	72	99	9	105	96.7%
	Of which: land acquisition, development and construction	152	114	152	38	199	104.7%
10	Defaulted exposures	8	2	1	0	2	149.6%
11	Other assets	5,188	149	5,188	149	4,836	90.6%
12	**Total**	**77,779**	**11,034**	**77,593**	**3,658**	**16,368**	**20.1%**

CR5: Credit risk – Standardised approach – Exposures by asset classes and risk weights

CR5: Credit risk – Standardised approach – Exposures by asset classes and risk weights

in CHF million 30.06.2026	a 0%	b 20%	c 50%	d 100%	e 150%	f Other	g Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights							
1 Sovereigns and their central banks[1]	42,106	–	–	–	–	–	42,106

1 Mainly contains exposures to the Swiss National Bank, which attract a risk weighting of 0% in accordance with Annex 2 no. 1.2 CAO.

in CHF million 30.06.2026	a 20%	b 50%	c 100%	d 150%	e Other	f Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights						
2 Non-central government public sector entities[1]	1,443	4,127	39	–	20	5,629

1 Mainly contains exposures to unrated cantons and other public sector entities, which attract risk weightings of 20% and 50% respectively in accordance with Annex 2 nos. 2.2 and 2.3 CAO.

in CHF million 30.06.2026	a 0%	b 20%	c 30%	d 50%	e 100%	f 150%	g Other	h Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights								
3 Multilateral development banks	1,232	–	–	0	–	–	–	1,232

in CHF million 30.06.2026	a 20%	b 30%	c 40%	d 50%	e 75%
Asset classes / Risk weights					
4 Banks	1,061	340	–	60	–
Of which: securities firms and other financial institutions	25	–	–	1	–

in CHF million 30.06.2026	f 100%	g 150%	h Other[1]	i Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights				
4 Banks	–	483	7,386	9,331
Of which: securities firms and other financial institutions	–	–	–	26

1 Mainly contains exposures from unsettled transactions arising from the settlement date accounting principle, which attract a risk weighting of 0% until 5 days after the agreed fulfilment date in accordance with Art. 77f. CAO.

CR5: Credit risk – Standardised approach – Exposures by asset classes and risk weights

in CHF million 30.06.2026	a 10%	b 15%	c 20%	d 25%	e 35%	f 50%	g 100%	h Other	i Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights									
5 Covered bonds	8,353	–	–	–	–	–	–	–	8,353
Of which: Swiss covered bonds[1]	8,353								8,353

1 The risk weighting of Swiss mortgage bonds (Pfandbriefe) is set out in Annex 3 no. 2 CAO and was reduced from 20% to 10% with Basel III final.

in CHF million 30.06.2026	a 20%	b 50%	c 65%	d 75%	e 80%	f 85%	g 100%	h 130%	i 150%	j Other		k Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights												
6 Corporates	804	328	–	0	–	452	4,167	2	37	691	–	6,480
Of which: securities firms and other financial institutions	–	0	–	0	–	40	487	–	–	–	–	526
Of which: specialised lending	–	–	–	–	–	–	7	2	–	–	–	9

in CHF million 30.06.2026	a 100%	b 150%	c 250%	d 400%	e Other	f Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights						
7 Subordinated debt, equity and other capital	–	–	120	–	–	120

in CHF million 30.06.2026	a 45%	b 75%	c 100%	d Other	e Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights					
8 Retail	–	1,172	171	1	1,344

CR5: Credit risk – Standardised approach – Exposures by asset classes and risk weights

in CHF million 30.06.2026	a	b	c	d	e	f
	0%	20%	25%	30%	35%	40%
Asset classes / Risk weights						
9 Real estate	–	7	5	96	67	–
Of which: general RRE	–	7	5	–	9	–
Of which: no loan splitting applied	–	7	5	–	9	–
Of which: IPRRE	–	–	–	96	58	–
Of which: general CRE	–	0	–	–	–	–
Of which: no loan splitting applied (secured)	–	0	–	–	–	–
Of which: IPCRE	–	–	–	–	–	–
Of which: land acquisition, development and construction	–	–	–	–	–	–

in CHF million 30.06.2026	g	h	i	j	k
	45%	50%	55%	60%	65%
Asset classes / Risk weights					
9 Real estate	1	27	79	545	–
Of which: general RRE	1	–	0	–	–
Of which: no loan splitting applied	1	–	0	–	–
Of which: IPRRE	–	–	79	24	–
Of which: general CRE	–	27	–	522	–
Of which: no loan splitting applied (secured)	–	27	–	522	–
Of which: IPCRE	–	–	–	–	–
Of which: land acquisition, development and construction	–	–	–	–	–

in CHF million 30.06.2026	l	m	n	o	p	q
	70%	75%	85%	90%	100%	105%
Asset classes / Risk weights						
9 Real estate	49	2	47	–	340	–
Of which: general RRE	–	–	–	–	–	–
Of which: no loan splitting applied	–	–	–	–	–	–
Of which: IPRRE	–	2	2	–	–	–
Of which: general CRE	–	0	45	–	262	–
Of which: no loan splitting applied (secured)	–	0	45	–	262	–
Of which: IPCRE	49	–	–	–	–	–
Of which: land acquisition, development and construction	–	–	–	–	40	–

in CHF million 30.06.2026	r	s	t	u	v
	110%	115%	150%	Other	Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights					
9 Real estate	6	13	30	–	1,313
Of which: general RRE	–	–	–	–	23
Of which: no loan splitting applied	–	–	–	–	23
Of which: IPRRE	6	–	–	–	265
Of which: general CRE	–	–	–	–	856
Of which: no loan splitting applied (secured)	–	–	–	–	856
Of which: IPCRE	–	13	–	–	62
Of which: land acquisition, development and construction	–	–	30	–	70

CR5: Credit risk – Standardised approach – Exposures by asset classes and risk weights

in CHF million 30.06.2026	a 50%	b 100%	c 150%	e Other	f Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights					
10 Defaulted exposures[1]	–	0	1	–	1

1 An exposure is considered 'defaulted' when it is classified as either 'impaired' or 'past due' as defined by financial reporting rules. Only credit risk exposures treated under the standardised approach (SA-BIS) are shown in this table.

in CHF million 30.06.2026	a 0%[1]	b 20%	c 100%[2]	d 1,250%	e Other[3]	f Total credit exposure amount (post-CCF and CRM)
Asset classes / Risk weights						
11 Other assets	1,459	34	3,187	–	657	5,337

1 Mainly contains liquid assets, which attract a risk weighting of 0% in accordance with Annex 3 no. 6.4 CAO.
2 Mainly contains tangible fixed assets, which attract a risk weighting of 100% in accordance with Annex 3 no. 6.6 CAO.
3 Mainly contains equity securities that are below threshold 3 and attract a risk weighting of 250% in accordance with Annex 3 no. 6.5 CAO.

in CHF million 30.06.2026		a On-balance sheet exposures	b Off-balance sheet exposures before CCF	c Weighted average CCF	d Sum of exposures post-CCF and CRM
	Risk weights				
1	Less than 40%	64,316	2,163	36.5%	65,105
2	40 to 70%	4,826	1,669	23.4%	5,216
3	75%	32	3,100	36.9%	1,174
4	85%	228	765	35.5%	499
5	90 to 100%	6,869	2,866	36.1%	7,903
6	105 to 130%	19	5	35.5%	20
7	150%	527	81	34.2%	554
8	250%	777	–	n.a.	777
9	400%	–	–	n.a.	–
10	1,250%	–	–	n.a.	–
11	**Total**	**77,593**	**10,649**	**34.3%**	**81,251**

CR6: IRB – Credit risk exposures by portfolio and probability of default (PD) range

CR6: IRB – Credit risk exposures by portfolio and probability of default (PD) range

	a	b	c	d	e	f
in CHF million (unless stated otherwise) 30.06.2026 PD scale	Original on-balance sheet gross exposure	Off-balance sheet exposures pre CCF	Average CCF in %	Exposures post CRM and post-CCF	Average PD in %	Number of obligors
7 Corporate: specialised lending (F-IRB)						
0.00 to <0.15	–	–	n.a.	–	n.a.	–
0.15 to <0.25	0	–	n.a.	0	0.2%	4
0.25 to <0.50	254	33	28.5%	264	0.4%	113
0.50 to <0.75	1,052	59	37.7%	1,074	0.7%	371
0.75 to <2.50	20,810	2,119	38.7%	21,585	1.5%	5,404
2.50 to <10.00	3,479	375	37.2%	3,605	3.3%	983
10.00 to <100.00	112	10	36.1%	114	30.0%	38
100.00 (Default)	170	1	40.0%	152	–	67
Subtotal	**25,878**	**2,598**	**38.4%**	**26,793**	**1.8%**	**6,980**
9 Corporate: other lending (F-IRB)						
0.00 to <0.15	87	3	10.0%	87	0.1%	8
0.15 to <0.25	63	44	31.0%	70	0.2%	28
0.25 to <0.50	537	194	41.8%	599	0.4%	283
0.50 to <0.75	2,221	315	33.7%	2,306	0.6%	4,001
0.75 to <2.50	7,050	1,549	31.5%	7,483	1.4%	3,400
2.50 to <10.00	2,667	549	29.2%	2,805	3.7%	1,335
10.00 to <100.00	197	39	31.2%	208	19.4%	84
100.00 (Default)	465	36	49.4%	353	–	153
Subtotal	**13,286**	**2,730**	**32.9%**	**13,912**	**1.9%**	**9,292**
11 Retail: positions secured by real estate						
0.00 to <0.15	21,501	218	37.2%	21,585	0.1%	74,563
0.15 to <0.25	20,792	348	37.7%	20,928	0.2%	49,338
0.25 to <0.50	36,630	820	37.3%	36,944	0.4%	77,091
0.50 to <0.75	28,248	759	34.1%	28,531	0.6%	56,220
0.75 to <2.50	77,919	2,809	35.7%	78,970	1.3%	113,408
2.50 to <10.00	7,981	487	26.5%	8,132	3.8%	10,049
10.00 to <100.00	284	15	23.6%	288	21.7%	361
100.00 (Default)	632	3	30.5%	596	–	1,155
Subtotal	**193,988**	**5,460**	**35.0%**	**195,973**	**0.9%**	**382,186**
13 Retail: other positions						
0.00 to <0.15	9	32	26.5%	14	0.1%	197
0.15 to <0.25	36	64	37.7%	47	0.2%	505
0.25 to <0.50	181	168	34.7%	215	0.4%	1,497
0.50 to <0.75	352	175	28.7%	384	0.6%	2,465
0.75 to <2.50	3,814	520	26.1%	3,925	1.5%	11,772
2.50 to <10.00	1,374	197	24.0%	1,417	3.4%	4,708
10.00 to <100.00	60	4	20.3%	60	28.1%	199
100.00 (Default)	257	8	75.5%	193	–	713
Subtotal	**6,083**	**1,171**	**28.4%**	**6,255**	**2.0%**	**22,056**
Total (all portfolios)	**239,235**	**11,958**	**33.1%**	**242,934**	**1.1%**	**420,514**

CR6: IRB – Credit risk exposures by portfolio and probability of default (PD) range

in CHF million (unless stated otherwise) 30.06.2026 PD scale	g Average LGD in %	h Average maturity in years	i RWA	j RWA density in %	k Expected loss	l Provisions[1]
7 Corporate: specialised lending (F-IRB)						
0.00 to <0.15	n.a.	n.a.	–	n.a.	–	–
0.15 to <0.25	20.0%	1.0	0	12.5%	0	0
0.25 to <0.50	23.3%	2.6	75	28.4%	0	0
0.50 to <0.75	24.1%	2.7	395	36.8%	2	1
0.75 to <2.50	27.2%	2.7	11,781	54.6%	88	40
2.50 to <10.00	31.7%	2.6	2,720	75.5%	37	15
10.00 to <100.00	28.5%	1.9	110	96.9%	10	2
100.00 (Default)	34.0%	1.9	152	100.0%	19	19
Subtotal	**27.7%**	**2.7**	**15,233**	**56.9%**	**156**	**76**
9 Corporate: other lending (F-IRB)						
0.00 to <0.15	39.0%	2.8	19	21.3%	0	0
0.15 to <0.25	33.0%	2.8	20	28.8%	0	0
0.25 to <0.50	27.6%	2.3	180	30.1%	1	1
0.50 to <0.75	23.8%	2.7	861	37.3%	3	4
0.75 to <2.50	25.0%	2.3	3,490	46.6%	26	22
2.50 to <10.00	24.2%	2.3	1,613	57.5%	25	22
10.00 to <100.00	26.8%	2.0	214	102.5%	11	6
100.00 (Default)	30.7%	1.5	353	100.0%	127	127
Subtotal	**25.1%**	**2.3**	**6,750**	**48.5%**	**194**	**181**
11 Retail: positions secured by real estate						
0.00 to <0.15	7.3%		386	1.8%	2	2
0.15 to <0.25	8.8%		734	3.5%	4	5
0.25 to <0.50	9.7%		2,242	6.1%	13	19
0.50 to <0.75	9.8%		2,515	8.8%	17	25
0.75 to <2.50	11.0%		13,011	16.5%	116	162
2.50 to <10.00	12.1%		2,729	33.6%	37	47
10.00 to <100.00	12.8%		182	63.2%	8	8
100.00 (Default)	16.9%		596	100.0%	37	38
Subtotal	**10.0%**		**22,394**	**11.4%**	**235**	**306**
13 Retail: other positions[2]						
0.00 to <0.15	21.3%		1	4.7%	0	0
0.15 to <0.25	27.9%		5	11.6%	0	0
0.25 to <0.50	37.3%		50	23.1%	0	0
0.50 to <0.75	26.1%		82	21.3%	1	1
0.75 to <2.50	17.9%		817	20.8%	10	12
2.50 to <10.00	25.2%		511	36.0%	13	13
10.00 to <100.00	28.4%		34	56.4%	4	3
100.00 (Default)	25.7%		193	100.0%	71	71
Subtotal	**21.2%**		**1,692**	**27.0%**	**100**	**100**
Total (all portfolios)	**13.1%**		**46,069**	**19.0%**	**684**	**663**

1 Including value adjustments and provisions for unimpaired loans/receivables as part of provisioning for latent risks.
2 As a result of a reallocation within the portfolios, new exposures with lower LGDs were included in the "Retail: Other Exposures" portfolio, thereby reducing the average LGD.

CR8: IRB – RWA flow statements of credit risk exposures under IRB

CR8: IRB - RWA flow statements of credit risk exposures under IRB

		a
in CHF million		RWA amounts
1	**RWA as at end of previous reporting period (31.12.2025)**	**45,295**
2	Asset size	1,287
3	Asset quality[1]	–513
4	Model updates	–
5	Methodology and policy	–
6	Acquisitions and disposals	–
7	Foreign exchange movements	0
8	Other	–
9	**RWA as at end of reporting period (30.06.2026)**	**46,069**

1 In the first half of 2026 RWA decreased by CHF 513 million in terms of asset quality, largely due to an improvement in the customer ratings.

Counterparty credit risk

CCR1: Counterparty credit risk – Analysis of CCR exposures by approach

CCR1: Counterparty credit risk - Analysis of CCR exposures by approach

		a	b	c	d	e	f
	in CHF million (unless stated otherwise) 30.06.2026	Replacement cost	Potential future exposure	Effective EPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
1	SA-CCR (for derivatives)	135	685		1,4	1,126	563
2	Internal Model Method (for derivatives and SFTs)			–	–	–	–
3	Simple Approach for credit risk mitigation (for SFTs)					–	–
4	Comprehensive Approach for credit risk mitigation (for SFTs)					4,286	808
5	Value-at-risk (VaR) for SFTs					–	–
6	**Total**						**1,371**

CCR3: Counterparty credit risk – Standardised approach – CCR exposures by regulatory portfolio and risk weights

CCR3: Counterparty credit risk – Standardised approach - CCR exposures by regulatory portfolio and risk weights

		a	b	c	d	e	f	g	h	i
	in CHF million 30.06.2026	0%	10%	15%	20%	25%	30%	35%	40%	45%
1	Sovereigns	488	–	–	–	–	–	–	–	–
2	Non-central government public sector entities	–	–	–	340	–	–	–	–	–
3	Multilateral developments banks	194	–	–	–	–	–	–	–	–
4	Banks	–	–	–	539	–	626	–	0	–
	Of which: Securities firms and other financial institutions (without banking license)	–	–	–	11	–	–	–	–	–
5	Corporates	21	–	–	49	–	–	–	–	–
	Of which: Securities firms and other financial institutions	–	–	–	–	–	–	–	–	–
6	Retail	–	–	–	–	–	–	–	–	–
7	Other assets[1]	–	4,830	–	1	–	–	–	–	–
8	**Total**	**703**	**4,830**	**–**	**929**	**–**	**626**	**–**	**0**	**–**

CCR3: Counterparty credit risk – Standardised approach - CCR exposures by regulatory portfolio and risk weights

		j	k	l	m	n	o	p	q	r
in CHF million 30.06.2026		50%	75%	80%	85%	90%	100%	130%	150%	Total credit exposure
1	Sovereigns	–	–	–	–	–	–	–	–	488
2	Non-central government public sector entities	–	–	–	–	–	3	–	–	343
3	Multilateral developments banks	–	–	–	–	–	–	–	–	194
4	Banks	66	–	–	–	–	5	–	65	1,302
	Of which: Securities firms and other financial institutions (without banking license)	39	–	–	–	–	–	–	–	50
5	Corporates	103	14	–	17	–	298	–	–	503
	Of which: Securities firms and other financial institutions	84	14	–	0	–	106	–	–	205
6	Retail	–	–	–	–	–	1	–	–	1
7	Other assets[1]	–	–	–	–	–	–	–	–	4,831
8	**Total**	**170**	**14**	**–**	**17**	**–**	**307**	**–**	**65**	**7,661**

1 This position contains the central mortgage institution loans.

CCR5: Counterparty credit risk – Composition of collateral for CCR exposures

CCR5: Counterparty credit risk – Composition of collateral for CCR exposures

	a	b	c	d	e	f
	Collateral used in derivative transactions				Collateral used in SFTs	
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
in CHF million 30.06.2026	Segregated[1]	Unsegregated	Segregated[1]	Unsegregated		
Cash – domestic currency (CHF)	–	580	–	487	505	445
Cash – other currencies	–	204	–	542	4,820	3,087
Domestic sovereign debt	–	–	–	–	18	574
Other sovereign debt	–	–	–	–	298	–
Government agency debt	–	–	–	–	139	316
Corporate bonds	–	130	–	–	1,270	5,701
Equity securities	–	–	–	–	2,098	–
Other collateral	–	–	–	–	2	–
Total	**–**	**915**	**–**	**1,029**	**9,148**	**10,123**

1 Segregated refers to collateral which is held in a bankruptcy-remote manner.

CCR6: Counterparty credit risk – Credit derivatives exposures

CCR6: Counterparty credit risk – Credit derivatives exposures[1]

in CHF million 30.06.2026	a Protection bought	b Protection sold
Notionals		
Single-name credit default swaps	–	–
Index credit default swaps	5	3
Total return swaps	–	–
Credit options	–	–
Other credit derivatives	–	–
Total Notionals	**5**	**3**
Fair values	**5**	**2**
Positive replacement values (assets)	0	0
Negative replacement values (liabilities)	–0	–0

1 Credit derivatives are used to hedge the structured products issued by Raiffeisen.

CCR8: Counterparty credit risk – Exposures to central counterparties (CCP)

CCR8: Counterparty credit risk – Exposures to central counterparties (CCP)

	in CHF million 30.06.2026	a EAD post CRM	b RWA
1	**Exposures to QCCPs (total)**		**18**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions)	3,846	16
3	of which OTC derivatives	539	11
4	of which exchange-traded derivatives	–	–
5	of which securities financing transactions	3,307	5
6	of which netting sets where cross-product netting has been approved	–	–
7	Segregated initial margin	–	
8	Non-segregated initial margin	0	–
9	Pre-funded default fund contributions	11	2
10	Unfunded default fund contributions	21	–
11	**Exposures to non-QCCPs (total)**		**–**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions)	–	–
13	of which OTC derivatives	–	–
14	of which exchange-traded derivatives	–	–
15	of which securities financing transactions	–	–
16	of which netting sets where cross-product netting has been approved	–	–
17	Segregated initial margin	–	
18	Non-segregated initial margin	–	–
19	Pre-funded default fund contributions	–	–
20	Unfunded default fund contributions	–	–

Market risk

MR1: Market risk – Market risk under the standardised approach

MR1: Market risk – Market risk under the standardised approach

in CHF million 30.06.2026		a Capital requirement in standardised approach
1	General interest rate risk[1]	7
2	Equity risk	15
3	Commodity risk	2
4	Foreign exchange risk	1
5	Credit spread risk - non-securitisations	44
6	Credit spread risk - securitisations (non-correlation trading portfolio)	–
7	Credit spread risk - securitisation (correlation trading portfolio)	–
8	Default risk - non-securitisations	41
9	Default risk - securitisations (non-correlation trading portfolio)	–
10	Default risk - securitisations correlation trading portfolio)	–
11	Residual risk add-on	0
12	**Total**	**109**

1 The value for general interest rate risk includes RWA deriving from the separate operation of the IRT desk.

MR3: Market risk – Market risk under the simplified standardised approach

MR3: Market risk - Market risk under the simplified standardised approach

		a	c	d	e
		Outright Products	Options		
in CHF million 30.06.2026			Simplified approach	Delta-plus method	Scenario approach
1	Interest rate risk	44	–	0	–
2	Equity risk	0	–	0	–
3	Commodity risk	39	–	0	–
4	Foreign exchange risk	16	–	–	–
5	Securitisation	–			
6	**Total**	**99**	**–**	**0**	**–**

Credit valuation adjustment risk

CVA1: The reduced basic approach for CVA (BA-CVA)

CVA1: The reduced basic approach for CVA (BA-CVA)

in CHF million		a	a
in CHF million		Component	BA-CVA RWA
1	Aggregation of systematic components of CVA risk	63	
2	Aggregation of idiosyncratic components of the CVA risk	12	
3	**Total**		**267**

Macroprudential supervisory measures

CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

CCyB1: Geographical distribution of credit exposures used in the calculation of the bank-specific countercyclical capital buffer requirement

	a	b	c	d
in CHF million (unless stated otherwise) 30.06.2026	Countercyclical capital buffer rate	Risk-weighted assets (RWA) used in computation of the countercyclical capital buffer	Bank-specific countercyclical capital buffer rate	Countercyclical capital buffer amount
Country				
Australia	1.000%	8		
Belgium	1.000%	19		
Germany	0.750%	138		
France	1.000%	136		
United Kingdom	2.000%	108		
Hongkong	1.000%	3		
South Korea	1.000%	2		
Luxemburg	0.500%	55		
Netherlands	2.000%	36		
Sweden	2.000%	17		
Spain	0.500%	17		
Sum		**538**		
Total		**102,056**	**0.008%**	**8**

Leverage Ratio

LR1: Leverage Ratio – Summary comparison of accounting assets versus leverage ratio exposure measure

LR1: Leverage ratio – Summary comparison of accounting assets versus leverage ratio exposure measure

in CHF million Line item		a 30.06.2026	31.12.2025
1	Total consolidated assets as per published financial statements	335,206	322,984
1a	Differences between published financial statements and the basis of accounting for the determination of the leverage ratio exposure	–	–
2	Adjustments for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	–21	–3
3	Adjustments for securitised exposures that meet the operational requirements for the recognition of risk transference	–	–
4	Adjustments for temporary exemption of central bank reserves, if applicable	–	–
5	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	–	–
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting[1]	–6,621	–4,850
7	Adjustments for eligible cash pooling transactions	–	–
8	Adjustments for derivative financial instruments[2]	–1,658	–753
9	Adjustments for securities financing transactions (repurchase agreements and similar secured lending)	–97	422
10	Adjustments for off-balance sheet transactions (conversion to credit equivalent amounts of off-balance sheet exposures)	7,783	7,725
11	Adjustments for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital	–6	–4
12	Other adjustments	182	185
13	**Leverage ratio exposure measure[3]**	**334,768**	**325,705**

1 Regular transactions that have not yet been settled based on the trade date principle are reported separately since 31 December 2025.
2 This item takes account of counterparty netting of OTC derivatives based on the existing netting agreements.
3 The increase in the overall exposure reflects the growth of the balance sheet.

LR2: Leverage Ratio – Leverage Ratio common disclosure template

LR2: Leverage Ratio – Leverage Ratio common disclosure template

in CHF million (unless stated otherwise) Line item		a 30.06.2026	31.12.2025
	On-balance sheet exposures		
1	On-balance sheet exposures (excluding derivatives and securities financing transactions (SFTs), but including collateral[1]	328,849	317,812
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets pursuant to the operative accounting framework	–	–
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	–564	–588
4	Adjustment for securities received under securities financing transactions that are recognised as an asset	–	–
5	Specific and general provisions associated with on-balance sheet exposures that are deducted from Tier 1 capital	–	–
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	–29	–10
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**328,257**	**317,213**
	Derivative exposures		
8	Replacement cost associated with all derivatives transactions (where applicable net of eligible cash variation margin, with bilateral netting and/or the specific treatment for client cleared derivatives)	672	913
9	Add-on amounts for potential future exposure associated with all derivatives transactions	1,056	1,100
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures	–	–
11	Adjusted effective notional amount of written credit derivatives	5	5
12	Adjusted effective notional offsets and add-on deductions for written credit derivatives	–3	–0
13	**Total derivative exposures[2]**	**1,730**	**2,018**
	Securities financing transaction exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sale accounting transactions	3,532	2,990
15	Netted amounts of cash payables and cash receivables of gross SFT assets	–340	–
16	Counterparty credit risk exposure for SFT assets	243	422
17	Agent transaction exposures	–	–
18	**Total securities financing transaction exposures**	**3,435**	**3,412**
	Other off-balance-sheet exposures		
19	Off-balance sheet exposure at gross notional amount	22,998	22,625
20	Adjustments for conversion to credit equivalent amounts	–15,214	–14,900
21	Specific and general provisions associated with off-balance sheet exposures deducted in determining Tier 1 capital as well as other adjustments according to line 12 table LR1	–6,437	–4,662
22	**Off-balance sheet items**	**1,346**	**3,063**
	Capital and total exposures		
23	Tier 1 capital	26,180	25,735
23	Tier 1 capital under the rules governing systemically important banks	21,667	21,349
24	Total exposure[3]	334,768	325,705
	Leverage ratio		
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)[4]	7.8%	7.9%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.8%	7.9%
25a[5]	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) under the rules governing systemically important banks	6.5%	6.5%
26	Minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	1.5%	1.5%

LR2: Leverage Ratio – Leverage Ratio common disclosure template

in CHF million (unless stated otherwise) Line item		a 30.06.2026	31.12.2025
	Disclosure of mean values[6]		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,044	2,126
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	3,435	3,412
30	Total exposures (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) [4]	334,378	324,420
30a	Total exposures (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	334,378	324,420
31	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) [4]	7.8%	7.9%
31[5]	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) under the rules governing systemically important banks[4]	6.5%	6.6%
31a	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7.8%	7.9%
31a[5]	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables) under the rules governing systemically important banks	6.5%	6.6%

1 The difference between the reported figure and total assets as shown in the published financial statements is relating to positive replacement values of derivative financial instruments and amounts due from securities financing transactions.
2 This item takes account of counterparty netting of OTC derivatives based on the existing netting agreements.
3 The increase in the overall exposure reflects the growth of the balance sheet.
4 Raiffeisen is not affected by a temporary exception for central bank balances.
5 As Raiffeisen reclassifies CET1 and AT1 capital to meet gone-concern requirements under the rules governing systemically important banks, the disclosure of this information in this line is additionally made under the rules governing systemically important banks.
6 When presenting mean values, the average of the daily values of all working days in the quarter under review is used for SFT transactions. Compared to the analysis based on quarter-end values, the total exposure based on average values is CHF 0.4 billion lower.

Liquidity

LIQ1: Liquidity coverage ratio (LCR)

Art. 12 of the Liquidity Ordinance requires the Raiffeisen Group to comply with the liquidity coverage ratio (LCR). The LCR is intended to ensure that banks hold sufficient high-quality liquid assets (HQLA) in order to cover, at all times, the net cash outflow that could be expected in a standard stress scenario for 30 days, as defined by outflow and inflow assumptions. The LCR metrics published are based on the daily closing averages of all business days in the corresponding reporting quarters.

Of the portfolio of high-quality liquid assets (HQLA), 74% consist of category 1 assets, of which 86% are held as liquid funds. The remaining category 1 assets are mainly public sector bonds with a minimum rating of AA–. Of the category 2 assets, which account for 26% of the HQLA portfolio, 89% consist of Swiss mortgage bonds. The remaining 11% are primarily public-sector bonds and covered bonds rated at least A–.

The HQLA portfolio (line 21) decreased compared to the previous reporting period. Net cash outflows (line 22) also decreased slightly compared to the previous reporting period. This has resulted in decrease in the short-term liquidity coverage ratio (line 23) from 152,0% in the first quarter to 145,6% in the second quarter. The stronger growth in loans to clients compared to the growth in client deposits contributes to the decrease in the HQLA stock. The slight decrease in net cash outflows is mainly due to the decrease in the stock of deposits from business clients and major clients (line 5). The remaining items developed continuously in line with the growth in the balance sheet.

LIQ1: Liquidity coverage ratio (LCR)

in CHF million (unless stated otherwise)		Q1 2026[1] Total unweighted value (average)	Q1 2026[1] Total weighted value (average)	Q2 2026[1] Total unweighted value (average)	Q2 2026[1] Total weighted value (average)
	High-quality liquid assets (HQLA)				
1	**Total HQLA**		**48,722**		**46,339**
	Cash outflows				
2	Retail deposits and deposits from small business customers, of which:	100,888	9,903	102,306	10,082
3	of which stable deposits	7,958	398	7,958	398
4	Less stable deposits	92,930	9,505	94,348	9,684
5	Unsecured wholesale funding, of which:	33,591	17,604	32,960	17,242
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	–	–	–	–
7	Non-operational deposits (all counterparties)	32,959	16,973	32,364	16,647
8	Unsecured debt	631	631	596	596
9	Secured wholesale funding		8		4
10	Additional requirements, of which:	18,206	3,664	18,630	3,657
11	Outflows related to derivative exposures and other collateral requirements	2,385	2,171	2,282	2,061
12	Outflows related to loss of funding on debt products	97	97	176	176
13	Credit and liquidity facilities	15,724	1,396	16,172	1,421
14	Other contractual funding obligations	6,684	4,187	6,823	4,240
15	Other contingent funding obligations	1,629	81	1,535	77
16	**Total cash outflows**		**35,448**		**35,303**
	Cash inflows				
17	Secured lending	528	229	674	262
18	Inflows from fully performing exposures	5,553	2,768	5,678	2,795
19	Other cash inflows	405	405	421	421
20	**Total cash inflows**	**6,486**	**3,401**	**6,774**	**3,479**
			adjusted value		adjusted value
21	**Total HQLA**		**48,722**		**46,339**
22	**Total net cash outflows**		**32,047**		**31,824**
23	**Liquidity coverage ratio**		**152.0%**		**145.6%**

1 Average daily closing averages of all business days in the reporting quarters.

LIQ2: Net stable funding ratio (NSFR)

Art. 17h of the Liquidity Ordinance requires the Raiffeisen Group to comply with the net stable funding ratio (NSFR). This aims to ensure that a bank has stable refinancing in place over a one-year horizon at all times. The NSFR data published are quarter-end figures as at 31 March 2026 and and 30 June 2026.

The amount of available stable funding (line 14) was CHF 257 billion in the first and CHF 259 billion in the second quarter. Deposits from private clients and small companies (line 4) constitute the largest share of available stable funding, amounting to CHF 179 billion in the first quarter and CHF 180 billion in the second quarter.

Required stable funding (line 33) rose from CHF 198 billion in the first quarter to CHF 201 billion in the second quarter. Unencumbered residential mortgage loans (line 23) account for the largest share, amounting to CHF 97 billion in the first quarter and CHF 98 billion in the second quarter.

As a result of the available stable funding and the required stable funding, the Net Stable Funding Ratio decreased to 128,7% in the second quarter, compared with 130,1% in the first quarter. Raiffeisen therefore continues to exceed the regulatory minimum requirement of 100% by a substantial margin.

LIQ2: Liquidity - Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Values not weighted, according to residual maturities				Weighted values
in CHF million (unless stated otherwise) 30.06.2026		No maturity	< 6 months	≥ 6 months up to < 1 year	≥ 1 year	
	Available stable funding (ASF) item					
1	Capital:	24,882	–	823	1,572	27,278
2	Regulatory capital	24,882	–	823	100	25,805
3	Other capital instruments	–	–	–	1,473	1,473
4	Retail deposits and deposits from small business customers:	104,151	87,895	1,677	5,068	179,816
5	Stable deposits	7,958	–	–	–	7,560
6	Less stable deposits	96,192	87,895	1,677	5,068	172,256
7	Wholesale funding:	10,275	4,726	409	452	8,157
8	Operational deposits	–	–	–	–	–
9	Other wholesale funding	10,275	4,726	409	452	8,157
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	6,492	33,161	2,279	39,181	43,270
12	NSFR derivative liabilities		–	–	2,224	
13	All other liabilities and equity not included in the above categories	6,492	33,161	2,279	36,957	43,270
14	**Total ASF**					**258,521**
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					5,748
16	Deposits held at other financial institutions for operational purposes	281	–	–	–	141
17	Performing loans and securities:	6,730	23,084	25,773	198,145	185,980
18	Performing loans to financial institutions secured by Level 1 HQLA	–	531	–	–	53
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	182	1,664	1,212	2,047	2,929
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	3,037	4,658	3,820	27,648	29,450
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	–	–	–	1,290	847
22	Performing residential mortgages, of which:	3,492	15,699	20,306	166,972	151,758
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	1,612	6,871	9,046	117,972	97,921
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	20	532	436	1,479	1,791
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	6,635	274	233	5,677	8,157
27	Physical traded commodities, including gold	1,502				1,276
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties		–	–	355	302
29	NSFR derivative assets		–	–	2,118	–
30	NSFR derivative liabilities before deduction of variation margin posted		–	–	2,801	560
31	All other assets not included in the above categories	5,134	274	233	403	6,019
32	Off-balance sheet items		19,891	323	2,675	870
33	**Total RSF**					**200,896**
34	**Net Stable Funding Ratio**					**128.7%**

LIQ2: Liquidity - Net Stable Funding Ratio (NSFR)

		a	b	c	d	e
		Values not weighted, according to residual maturities				Weighted values
in CHF million (unless stated otherwise) 31.03.2026		No maturity	< 6 months	≥ 6 months up to < 1 year	≥ 1 year	
	Available stable funding (ASF) item					
1	Capital:	24,585	–	–	2,237	26,822
2	Regulatory capital	24,585	–	–	925	25,510
3	Other capital instruments	–	–	–	1,312	1,312
4	Retail deposits and deposits from small business customers:	101,546	89,047	1,730	5,064	178,553
5	Stable deposits	7,958	–	–	–	7,560
6	Less stable deposits	93,588	89,047	1,730	5,064	170,992
7	Wholesale funding:	10,081	5,481	243	507	8,410
8	Operational deposits	–	–	–	–	–
9	Other wholesale funding	10,081	5,481	243	507	8,410
10	Liabilities with matching interdependent assets	–	–	–	–	–
11	Other liabilities	6,196	34,432	2,570	39,362	43,658
12	NSFR derivative liabilities		–	–	2,421	
13	All other liabilities and equity not included in the above categories	6,196	34,432	2,570	36,941	43,658
14	**Total ASF**					**257,442**
	Required stable funding (RSF) item					
15	Total NSFR high-quality liquid assets (HQLA)					4,793
16	Deposits held at other financial institutions for operational purposes	260	–	–	–	130
17	Performing loans and securities:	6,844	22,605	25,617	196,180	184,416
18	Performing loans to financial institutions secured by Level 1 HQLA	–	441	–	–	44
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	373	1,281	1,239	2,094	2,962
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	3,059	4,487	3,999	27,133	29,020
21	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	–	–	–	1,264	829
22	Performing residential mortgages, of which:	3,396	15,863	19,899	165,229	150,346
23	With a risk weight of less than or equal to 35% under the Basel II standardised approach for credit risk	1,634	6,943	8,847	116,579	97,012
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	16	534	481	1,723	2,044
25	Assets with matching interdependent liabilities	–	–	–	–	–
26	Other assets:	5,881	381	229	6,232	7,632
27	Physical traded commodities, including gold	1,443				1,226
28	Assets posted as initial margin for derivative contracts and contributions to default funds of central counterparties		–	–	438	372
29	NSFR derivative assets		–	–	2,414	–
30	NSFR derivative liabilities before deduction of variation margin posted		–	–	2,949	590
31	All other assets not included in the above categories	4,438	381	229	430	5,444
32	Off-balance sheet items		19,531	308	2,844	861
33	**Total RSF**					**197,832**
34	**Net Stable Funding Ratio**					**130.1%**

Appendix 3: Disclosure requirements for systemically important banks

Arts. 124 to 133 of the Capital Adequacy Ordinance (CAO) require systemically important banks in Switzerland to submit a calculation and disclosure of capital requirements on a quarterly basis.

The Swiss National Bank declared the Raiffeisen Group to be systemically important by a decision of 16 June 2014. Based on this decision, the Swiss Financial Market Supervisory Authority (FINMA) issued a decision on capital requirements under the regime of systemic importance.

In accordance with the final rules and as a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86% (risk-weighted view) and 2.75% (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO.

With effect from 31 December 2022, the Raiffeisen Group reclassifies additional excess going-concern capital based on full gone-concern requirements without applying transitional provisions. Raiffeisen already fully complies with the full TLAC requirements (including emergency plan requirements) applicable from 2026 on 31 December 2022.

The requirements under the rules governing systemic importance include requirements for risk-based capital requirements as well as those for unweighted capital requirements (leverage ratio), which are as follows:

Risk-based capital requirements on the basis of capital ratios – Raiffeisen Group

Table 1: Risk-based capital requirements on the basis of capital ratios

	30.06.2026	CHF million	in % of RWA
1	Basis of assessment		
2	**Risk-weighted assets (RWA)**	**102,056**	
3	**Risk-based capital requirements (going-concern) on the basis of capital ratios**		
4	**Total**	**14,924**	**14.623%**
5	of which CET1: Minimum	4,593	4.500%
6	of which CET1: Capital buffer	4,511	4.420%
7	of which CET1: Anti-cyclical capital buffer	1,432	1.403%
8	of which AT1: Minimum	3,572	3.500%
9	of which AT1: Capital buffer	816	0.800%
10	**Eligible capital (going-concern)**		
11	**Core capital (Tier1)**	**21,667**	**21.231%**
12	of which CET1	21,667	21.231%
13	of which AT1 High-trigger	–	0.000%
15	**Risk-based capital requirements for additional loss-absorbing capital (gone-concern) on the basis of capital ratios[1]**		
16	Total according size and market share (reflection going-concern-requirement)[2]	8,022	7.860%
18	Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO[3]	–2,256	–2.211%
19	**Total (net)**	**5,765**	**5.649%**
20	**Eligible additional loss-absorbing capital (gone-concern)**		
21	**Total**	**6,950**	**6.810%**
22	of which CET1, which is used to fulfill gone-concern requirements	3,589	3.517%
23	of which Additional Tier 1, which is used to fulfill gone-concern requirements[4]	923	0.905%
28	of which Bail-in Bonds	2,438	2.388%

1 Gone-concern requirements taking into account FINMA requirements for an approvable emergency plan at the level of Raiffeisen Group.
2 As a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86% (risk-weighted view) and 2.75% (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO. Raiffeisen meets the emergency plan requirements in full with bail-in bonds and reclassification of excess going-concern capital with effect from 31 December 2022.
3 If a systemically important bank holds the additional funds in the form of core capital, the requirement pursuant to Article 132 (4) CAO is reduced. The requirements may be reduced by one third at the most. Since Raiffeisen reclassifies excess going-concern capital to meet the gone-concern requirements, this reduction can be used, which is why the figures shown take into account the reduction pursuant to Article 132 (4) CAO.
4 High trigger Additional Tier 1 capital is reclassified and used to fulfill gone-concern requirements.

Unweighted capital requirements on the basis of Leverage Ratio – Raiffeisen Group

Table 2: Unweighted capital requirements on the basis of leverage ratio

	30.06.2026	CHF million	in % of LRD
1	Basis of assessment		
2	**Overall exposure**	**334,768**	
3	**Unweighted capital requirements (going-concern) on the basis of the leverage ratio**		
4	**Total**	**15,483**	**4.625%**
5	of which CET1: Minimum	5,022	1.500%
6	of which CET1: Capital buffer	5,440	1.625%
7	of which AT1: Minimum	5,022	1.500%
8	**Eligible capital (going-concern)**		
9	**Core capital (Tier1)**	**21,667**	**6.472%**
10	of which CET1	21,667	6.472%
11	of which AT1 High-trigger	–	0.000%
13	**Unweighted requirements for additional loss-absorbing capital (gone-concern) on the basis of the leverage ratio[1]**		
14	Total according size and market share[2]	9,206	2.750%
16	Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO[3]	–2,256	–0.674%
17	**Total (net)**	**6,950**	**2.076%**
18	**Eligible additional loss-absorbing capital (gone-concern)**		
19	**Total**	**6,950**	**2.076%**
20	of which CET1, which is used to fulfill gone-concern requirements	3,589	1.072%
21	of which Additional Tier 1, which is used to fulfill gone-concern requirements[4]	923	0.276%
26	of which Bail-in Bonds	2,438	0.728%

1 Gone-concern requirements taking into account FINMA requirements for an approvable emergency plan at the level of Raiffeisen Group.

2 As a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86% (risk-weighted view) and 2.75% (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO. Raiffeisen meets the emergency plan requirements in full with bail-in bonds and reclassification of excess going-concern capital with effect from 31 December 2022.

3 If a systemically important bank holds the additional funds in the form of core capital, the requirement pursuant to Article 132 (4) CAO is reduced. The requirements may be reduced by one third at the most. Since Raiffeisen reclassifies excess going-concern capital to meet the gone-concern requirements, this reduction can be used, which is why the figures shown take into account the reduction pursuant to Article 132 (4) CAO.

4 High trigger Additional Tier 1 capital is reclassified and used to fulfill gone-concern requirements.

Content Raiffeisen Switzerland

Overview of risk management, key prudential metrics and RWA

KM1: Key metrics

KM1: Key metrics

		a	b	c	d	e
	in CHF million (unless stated otherwise)	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available capital					
1	Common Equity Tier 1 (CET1)[1]	3,404	3,388	3,365	3,373	2,862
2	Tier 1	4,327	4,313	4,290	4,298	3,787
3	Total capital	5,890	5,717	5,741	5,998	5,524
	Risk-weighted assets (RWA)					
4	Total risk-weighted assets (RWA)	15,968	16,288	15,844	15,066	14,528
4a	Total risk-weighted assets (RWA) (pre-floor)[2]	15,968	16,288	15,844	15,066	14,528
4a	Minimal capital requirements according FINMA-Circular 2016/1	n.a.	n.a.	n.a.	n.a.	n.a.
	Risk-based capital ratios (in % of RWA)					
5	CET1 ratio	21.3%	20.8%	21.2%	22.4%	19.7%
5b	CET1 ratio (pre-floor ratio)[2]	21.3%	20.8%	21.2%	22.4%	19.7%
6	Tier 1 ratio	27.1%	26.5%	27.1%	28.5%	26.1%
6b	Tier 1 ratio (pre-floor ratio)[2]	27.1%	26.5%	27.1%	28.5%	26.1%
7	Total capital ratio	36.9%	35.1%	36.2%	39.8%	38.0%
7b	Total capital ratio (pre-floor ratio)[2]	36.9%	35.1%	36.2%	39.8%	38.0%
	Additional CET1 buffer requirements (in % of RWA)					
8	Capital conservation buffer requirement (2.5%)	2.5%	2.5%	2.5%	2.5%	2.5%
9	Countercyclical buffer requirement (Art. 44a CAO)	0.0%	0.0%	0.0%	0.0%	0.0%
10	Bank G-SIB and/or D-SIB additional requirements	0.0%	0.0%	0.0%	0.0%	0.0%
11	Total of bank CET1 specific buffer requirements	2.5%	2.5%	2.5%	2.5%	2.5%
12	CET1 available after meeting the bank's minimum capital requirements	16.8%	16.3%	16.7%	17.9%	15.2%
	Target capital ratios as per Annex 8 of the CAO (in % of RWA)[3]					
12b	Countercyclical buffer (Art. 44 and 44a CAO)	0.1%	0.1%	0.1%	0.1%	0.1%

KM1: Key metrics

	in CHF million (unless stated otherwise)	a 30.06.2026	b 31.03.2026	c 31.12.2025	d 30.09.2025	e 30.06.2025
	Basel III Leverage Ratio					
13	Total Basel III leverage ratio exposure measure	82,654	84,003	78,510	78,983	75,868
14	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) [4]	5.2%	5.1%	5.5%	5.4%	5.0%
14b	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	5.2%	5.1%	5.5%	5.4%	5.0%
14c	Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets[4]	5.3%	5.2%	5.6%	5.4%	4.9%
14d	Basel III leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.3%	5.2%	5.6%	5.4%	4.9%
	Minimal capital requirements (Art. 42 CAO) [5]					
14e	Minimum capital requirements (Art. 42 CAO)	2,480	2,520	2,355	2,369	2,276
	Liquidity Coverage Ratio[6]					
15	Total high-quality liquid assets (HQLA)	44,654	47,044	48,637	48,060	44,216
16	Total net cash outflow	30,132	30,699	30,143	31,298	33,223
17	LCR ratio	148.2%	153.2%	161.4%	153.6%	133.1%
	Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	53,598	53,840	53,401	53,662	52,300
19	Total required stable funding	27,051	25,474	24,394	21,945	22,719
20	NSFR ratio	198.1%	211.4%	218.9%	244.5%	230.2%

1 The cooperative capital of Raiffeisen Switzerland was increased by CHF 500 million as of 30 September 2025.
2 No output floor is currently used at the Raiffeisen Switzerland level.
3 Systemically important banks can refrain from publishing rows 12a, 12c, 12d, 12e (note 8 of the CAO not applicable).
4 Raiffeisen is not affected by a temporary exception for central bank balances.
5 The greater value of minimum capital from a risk-weighted approach (8% of RWA) or an unweighted approach (3% of LRD) should be disclosed.
6 Average daily closing averages of all business days in the reporting quarter.

Appendix 3: Disclosure requirements for systemically important banks

Risk-based capital requirements on the basis of capital ratios – Raiffeisen Switzerland

Table 1: Risk-based capital requirements on the basis of capital ratios

	30.06.2026	CHF million	in % of RWA
1	Basis of assessment		
2	**Risk-weighted assets (RWA)**	**15,968**	
3	**Risk-based capital requirements (going-concern) on the basis of capital ratios**		
4	**Total**	**2,126**	**13.313%**
5	of which CET1: Minimum	719	4.500%
6	of which CET1: Capital buffer	706	4.420%
7	of which CET1: Anti-cyclical capital buffer	15	0.093%
8	of which AT1: Minimum	559	3.500%
9	of which AT1: Capital buffer	128	0.800%
10	**Eligible capital (going-concern)**		
11	**Core capital (Tier1)**	**4,327**	**27.098%**
12	of which CET1	3,404	21.315%
13	of which AT1 High-trigger	923	5.783%
15	**Risk-based capital requirements for additional loss-absorbing capital (gone-concern) on the basis of capital ratios**		
16	Total according size and market share (reflection going-concern-requirement) [1]	844	5.288%
18	Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO	–	0.000%
19	**Total (net)**	**844**	**5.288%**
20	**Eligible additional loss-absorbing capital (gone-concern)**		
21	**Total**	**2,438**	**15.265%**
22	of which CET1, which is used to fulfill gone-concern requirements	–	0.000%
28	of which Bail-in Bonds	2,438	15.265%

1 Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement. At the level of the individual institution, no additional gone concern requirements from the emergency plan are applied, as is the case at Group level.

Unweighted capital requirements on the basis of leverage ratio – Raiffeisen Switzerland

Table 2: Unweighted capital requirements on the basis of leverage ratio

	30.06.2026	CHF million	in % of LRD
1	Basis of assessment		
2	**Overall exposure**	**82,654**	
3	**Unweighted capital requirements (going-concern) on the basis of the leverage ratio**		
4	**Total**	**3,823**	**4.625%**
5	of which CET1: Minimum	1,240	1.500%
6	of which CET1: Capital buffer	1,343	1.625%
7	of which AT1: Minimum	1,240	1.500%
8	**Eligible capital (going-concern)**		
9	**Core capital (Tier1)**	**4,327**	**5.235%**
10	of which CET1	3,404	4.118%
11	of which AT1 High-trigger	923	1.117%
13	**Unweighted requirements for additional loss-absorbing capital (gone-concern) on the basis of the leverage ratio**		
14	Total according size and market share[1]	1,529	1.850%
16	Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO	–	0.000%
17	**Total (net)**	**1,529**	**1.850%**
18	**Eligible additional loss-absorbing capital (gone-concern)**		
19	**Total**	**2,438**	**2.949%**
20	of which CET1, which is used to fulfill gone-concern requirements	–	0.000%
26	of which Bail-in Bonds	2,438	2.949%

1 Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement. At the level of the individual institution, no additional gone concern requirements from the contingency planning are applied, as is the case at the Group level.

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