

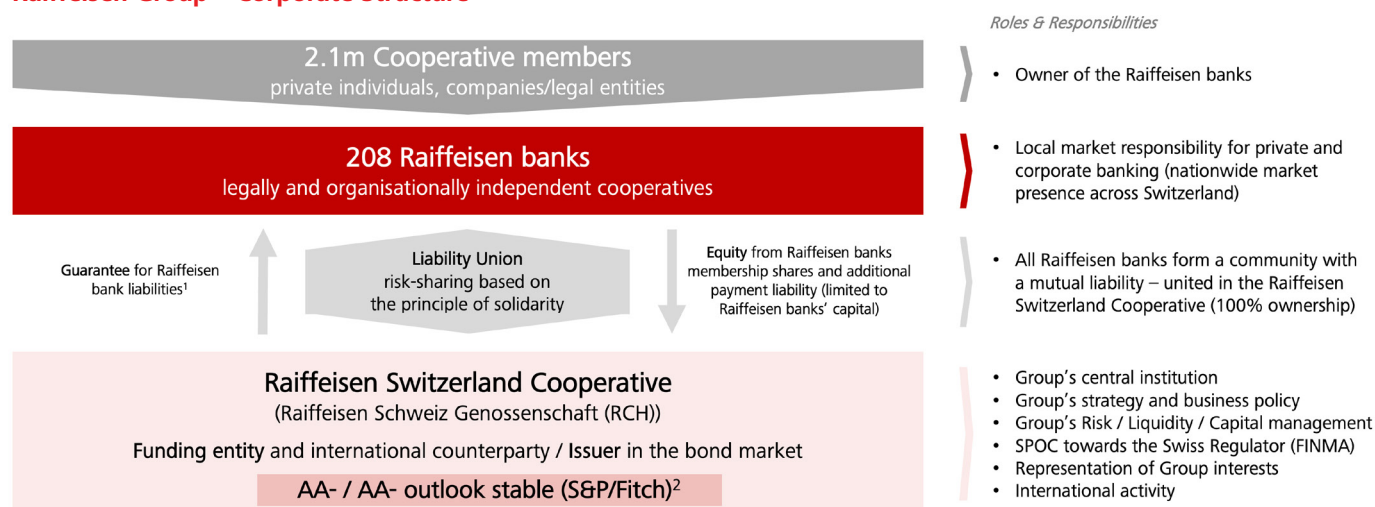
Raiffeisen Group

Second-largest banking group in Switzerland

Raiffeisen Group is the second-largest banking group in the Swiss banking market with a 125-year history. The group is based on a cooperative structure, holds a market leading retail banking position and is one of Switzerland's largest mortgage lenders with a market share of 18.9%. It serves more than 3.7 million Swiss private customers and nearly 232'000 Swiss companies. Raiffeisen's cooperative structure and governance are differentiating in the Swiss market. The Group consists of 208 legally independent Raiffeisen banks, co-owned by 2.1 million cooperative members, and Raiffeisen Switzerland Cooperative (Raiffeisen Schweiz Genossenschaft), the group's central institution, which is owned by the Raiffeisen banks. Group cohesion is underpinned by a mutual-support mech-

anism – including a solidarity fund supporting failing Raiffeisen banks and a cross-guarantee between local Raiffeisen banks and Raiffeisen Schweiz Genossenschaft, covering liabilities up to each bank's equity. Its balance sheet amounts to CHF 335 billion, earnings retention above 90% annually supports a secure and stable bank with excellent capital ratios (CET1 ratio: 21.2% / TLAC ratio: 28%). Raiffeisen's strong market position in the Swiss retail and corporate business underpinned by excellent capitalization and a robust risk profile results in excellent financial ratings. Its strong commitment to economic, ecological and social sustainability is reflected in the very good ESG ratings.

Raiffeisen Group – Corporate Structure

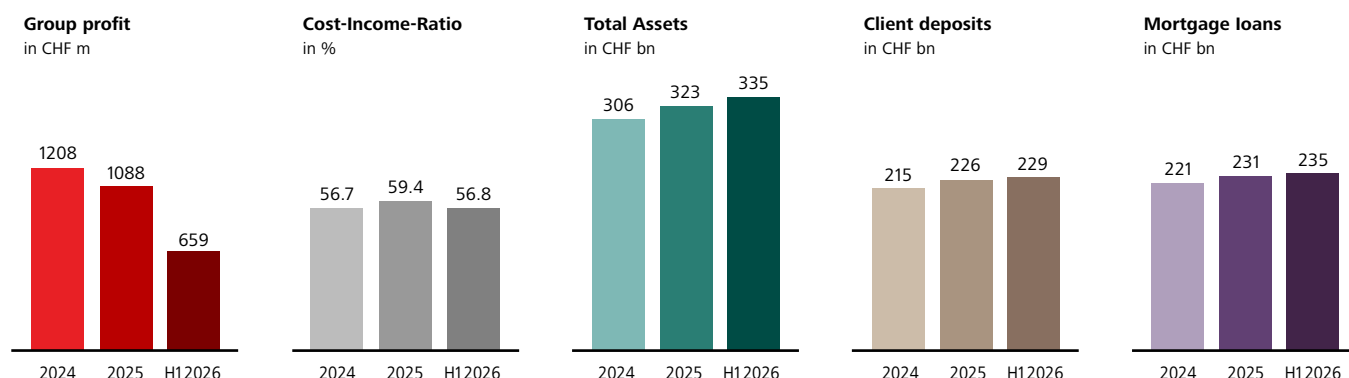


¹ Solidarity fund (CHF -0.4bn as of 31 December 2025) in place to mainly cover operating losses of Raiffeisen banks, financed by annual contributions from the Raiffeisen banks and Raiffeisen Switzerland / ² Long Term Issuer Default Rating

To note: Raiffeisen Switzerland Cooperative (Raiffeisen Schweiz Genossenschaft) has no holdings or affiliations with other organisations outside of Switzerland named Raiffeisen, except for Raiffeisen Switzerland B.V., Amsterdam (NL), a wholly owned subsidiary of Raiffeisen Schweiz Genossenschaft, which issues structured products for Raiffeisen Group.

Financial Key Figures HY 2026 in CHF m except where indicated

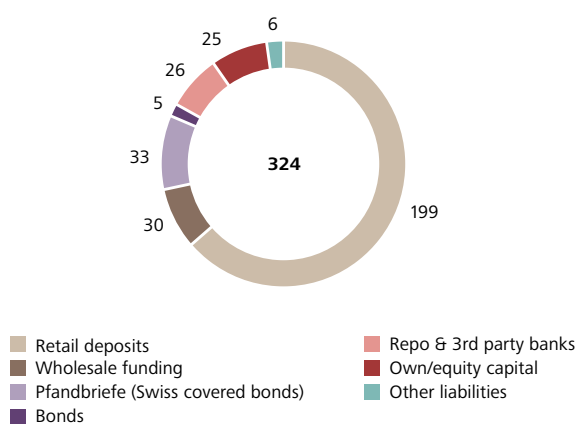
Net interest income	1'408	Equity and loss-absorbing capital (TLAC)	28'617
Operating income	2'041	CET1 ratio	21.2%
Operating expenses	1'158	Tier1 ratio (going concern)	21.2%
Operating result	785	TLAC ratio	28.0%
Group profit	659	TLAC leverage ratio	8.5%
Cost income ratio	56.8%	Customer deposits in % of loans to clients	92.0%
Liquidity coverage ratio (LCR)	146%	Number of full-time positions	10'989
Net stable funding ratio (NSFR)	129%		



Funding Structure and Outstanding Bonds

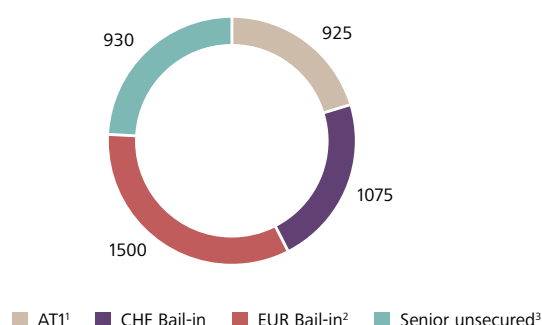
Funding Structure

in CHF bn as of 31 December 2025



Outstanding Bonds

in m as of 31 December 2025 (along instrument type)



¹ CHF denominated issue

² comparable to Senior-Non Preferred (SNP) as an asset class

³ including CHF 250m Green Bond

Raiffeisen Ratings

AA-

S&P
Long-Term
Issuer Rating
Outlook Stable

A-1+

S&P
Short-Term
Issuer Rating

AA-

S&P
Senior Unsecured
Rating

AA-

Fitch
Long-Term
Issuer Rating
Outlook Stable

F1+

Fitch
Short-Term
Issuer Rating

AA-

Fitch
Senior Unsecured
Rating

AAA

MSCI
ESG Rating

Prime C

ISS ESG
Rating

Low Risk

Sustainalytics
Rating

B+

inrate
Rating

Contact

Marita Krebber | Head Investor Relations | T +41 44 226 74 27 | IR@raiffeisen.ch
Raiffeisen Schweiz Genossenschaft | The Circle 66, P.O. Box | CH-8058 Zurich-Airport

Website raiffeisen.ch/investor-relations

Bloomberg Ticker RAIFFS | **Swift Code** RAIFCH22

Disclaimer This document was produced by Raiffeisen Switzerland Cooperative (hereinafter referred to as Raiffeisen Schweiz Genossenschaft) with the greatest of care and to the best of its knowledge and belief. It is not the result of a financial analysis and is therefore not subject to the «Directive on Ensuring the Independence of Financial Analysis» (Swiss Bankers Association, SBA). It is for information purposes only, is intended for the sole use of the recipient and does not constitute a recommendation, an offer or a solicitation of an offer to buy, sell, lend or borrow financial instruments or to participate in any particular trading strategy. Raiffeisen Schweiz Genossenschaft gives no guarantee as to the content and completeness of the document and disclaims all liability for any loss arising from the use of this information. The opinions expressed in this document are those of Raiffeisen Schweiz Genossenschaft at the time of writing and are subject to change without notice. This document contains forward-looking statements that reflect the beliefs, assumptions and expectations of Raiffeisen Schweiz Genossenschaft at the date of this document. Consequently, future results may differ from the forward-looking statements. Raiffeisen Schweiz Genossenschaft is under no obligation to update the forward-looking statements contained in this document. This document may not be reproduced and/or distributed in whole or in part without the written permission of Raiffeisen Schweiz Genossenschaft. It is expressly not intended for persons whose nationality or place of residence prohibits access to such information under applicable laws and regulations. In addition, it may only be transmitted to those addressees to whom this document can be made accessible on the basis of applicable legal and regulatory requirements. Copyright © 2026 Raiffeisen Schweiz Cooperative. All rights reserved.