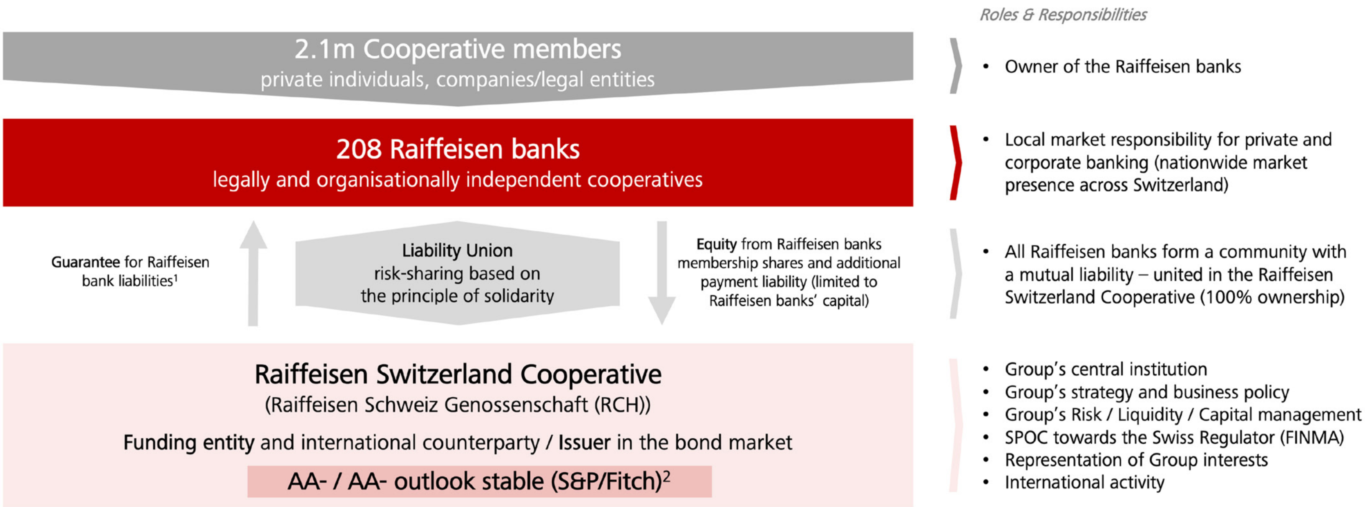
Raiffeisen Group

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 mechanism – 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

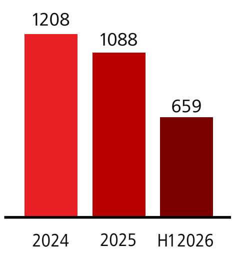
To note: Raiffeisen Switzerland Cooperative (Raiffeisen Schweiz Genossenschaft) has no holdings or affiliations with other organisations outside of Switzerland named Raiffeisen, except for Raiffeisen Switzerland B.V., Amsterdam (NL), a wholly owned subsidiary of Raiffeisen Schweiz Genossenschaft, which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

Financial Key Figures HY 2026 in CHF m except where indicated

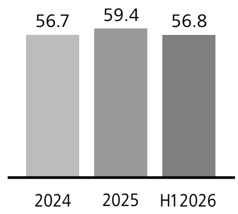
Net interest income	**1'408**
Operating income	**2'041**
Operating expenses	**1'158**
Operating result	**785**
Group profit	**659**
Cost income ratio	**56.8%**
Liquidity coverage ratio (LCR)	**146%**
Net stable funding ratio (NSFR)	**129%**

Equity and loss-absorbing capital (TLAC)	**28'617**
CET1 ratio	**21.2%**
Tier1 ratio (going concern)	**21.2%**
TLAC ratio	**28.0%**
TLAC leverage ratio	**8.5%**
Customer deposits in % of loans to clients	**92.0%**
Number of full-time positions	**10'989**

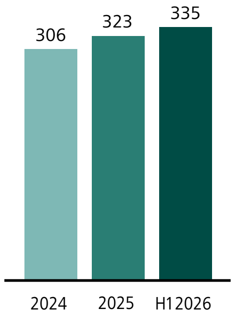
Group profit
in CHF m



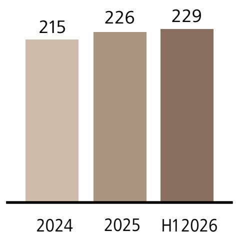
Cost-Income-Ratio
in %



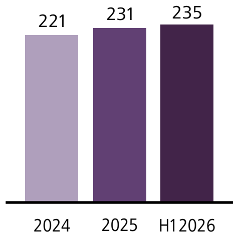
Total Assets
in CHF bn



Client deposits
in CHF bn

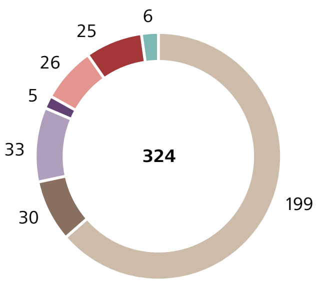


Mortgage loans
in CHF bn



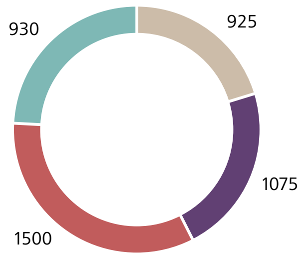
Funding Structure and Outstanding Bonds

Funding Structure
in CHF bn as of 31 December 2025



- Retail deposits
- Wholesale funding
- Pfandbriefe (Swiss covered bonds)
- Bonds
- Repo & 3rd party banks
- Own/equity capital
- Other liabilities

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



- AT1[1]
- CHF Bail-in
- EUR Bail-in[2]
- Senior unsecured[3]

[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