

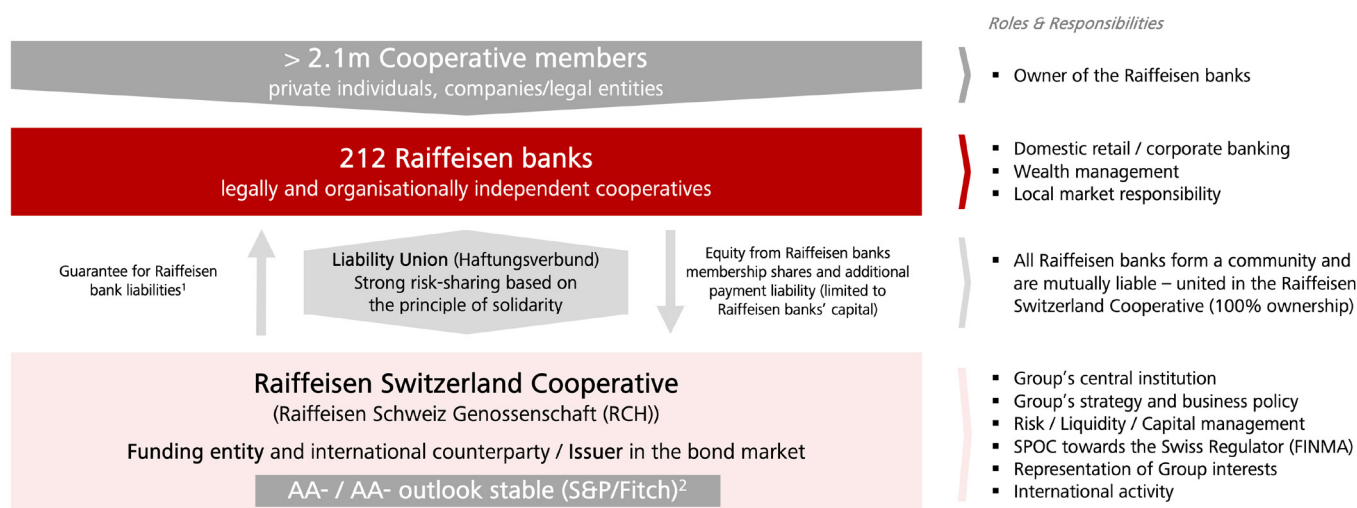
Raiffeisen Group

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 above 18%. It serves more than 3.75 million Swiss customers and more than 227'000 Swiss companies. Raiffeisen's cooperative structure and governance are differentiating in the Swiss market. The Group consists of 212 legally independent Raiffeisen banks, co-owned by more than 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 under-

pinned 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 312 billion, earnings retention above 90% annually supports a secure and stable bank with excellent capital ratios (CET1 ratio: 20.9% / TLAC ratio: 27.6%). 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.

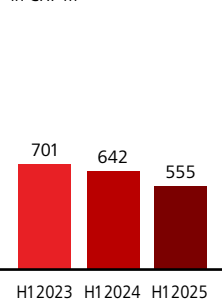
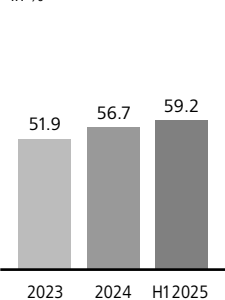
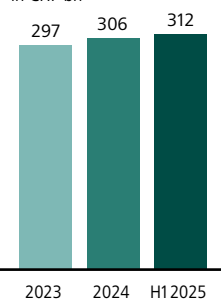
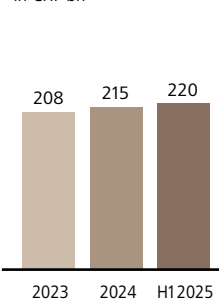
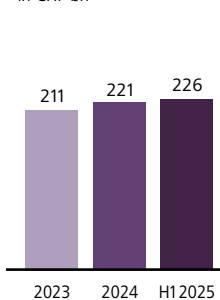
Raiffeisen Group – Corporate Structure



¹ Solidarity fund (CHF ~0.4bn) in place to mainly cover operating losses of Raiffeisen banks, financed by annual contributions from the Raiffeisen banks and Raiffeisen Switzerland / ² Senior unsecured rating

Financial Key Figures HY 2025 in CHF m except where indicated

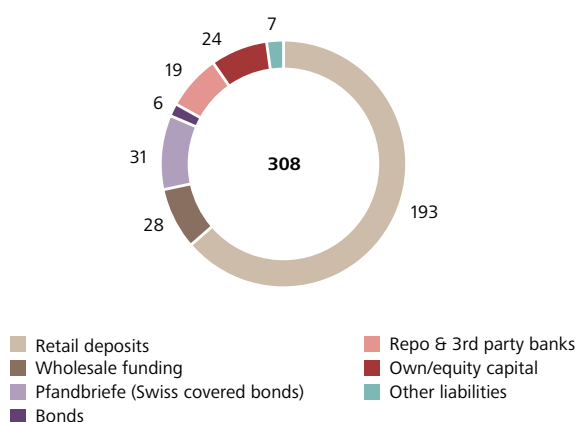
Net interest income	1'325	Equity and loss-absorbing capital (TLAC)	27'399
Operating income	1'898	CET1 ratio	20.9%
Operating expenses	1'124	Tier1 ratio (going concern)	20.9%
Operating result	670	TLAC ratio	27.6%
Group profit	555	TLAC leverage ratio	8.6%
Cost income ratio	59.2%	Customer deposits in % of loans to clients	92.2%
Liquidity coverage ratio (LCR)	140.8%	Number of full-time positions	10'753
Net stable funding ratio (NSFR)	132.5%		

Half-year 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

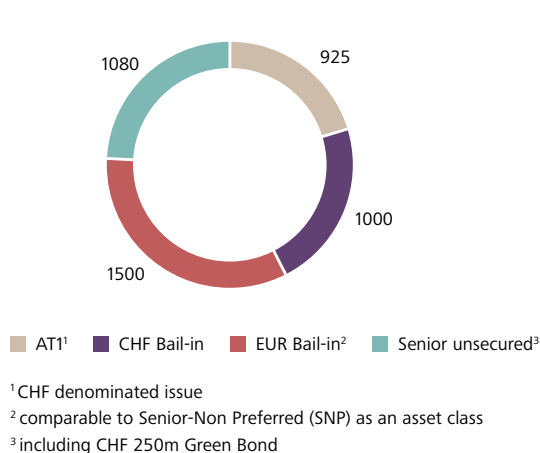
Funding Structure

in CHF bn as of 30 June 2025



Outstanding Bonds

in m as of 30 June 2025 (along instrument type)



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

A+

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

F1

Fitch
Short-Term Issuer
Default Rating (IDR)

AA-

Fitch
Senior Unsecured
Rating

AA

MSCI
ESG Rating

Prime C

ISS ESG
Rating

AA

RepRisk
Rating

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Bloomberg Ticker RAIFFS | **Swift Code** RAIFCH22

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