

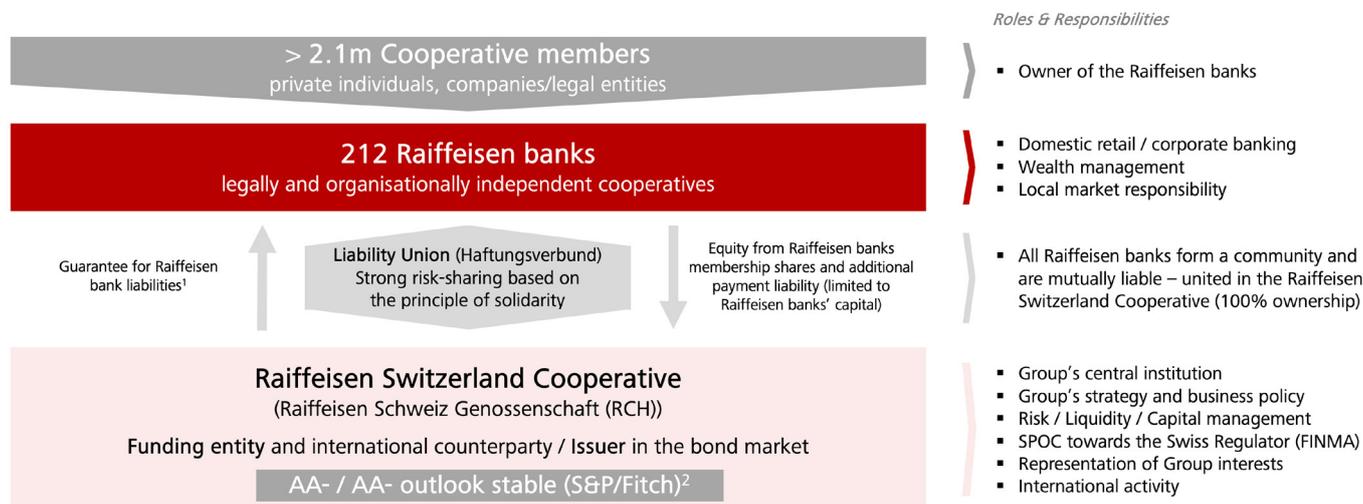
Raiffeisen Group

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 18.4%. It serves more than 3.5 million Swiss private customers and more than 230'000 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 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 323 billion, earnings retention above 90% annually supports a secure and stable bank with excellent capital ratios (CET1 ratio: 20.9% / TLAC ratio: 27.5%). 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.

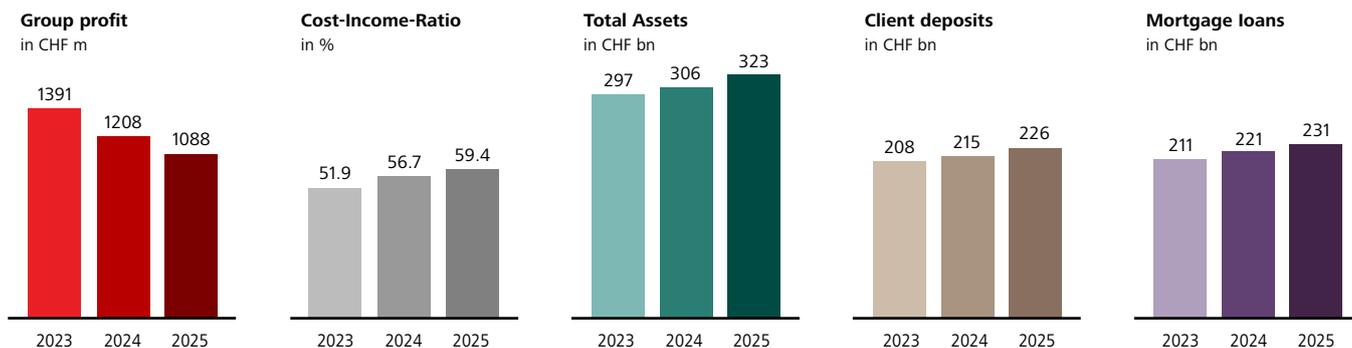
Raiffeisen Group – Corporate Structure



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
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 FY 2025 in CHF m except where indicated

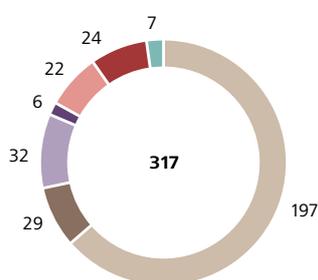
Net interest income	2'641	Equity and loss-absorbing capital (TLAC)	28'001
Operating income	3'826	CET1 ratio	20.9%
Operating expenses	2'272	Tier1 ratio (going concern)	20.9%
Operating result	1'290	TLAC ratio	27.5%
Group profit	1'088	TLAC leverage ratio	8.6%
Cost income ratio	59.4%	Customer deposits in % of loans to clients	92.6%
Liquidity coverage ratio (LCR)	163%	Number of full-time positions	10'972
Net stable funding ratio (NSFR)	131%		



Funding Structure and Outstanding Bonds

Funding Structure

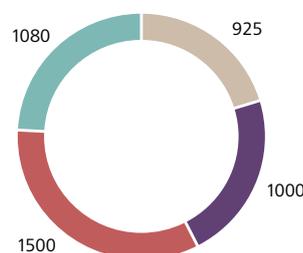
in CHF bn as of 31 December 2025



- 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)



- AT1¹
 - CHF Bail-in
 - EUR Bail-in²
 - Senior unsecured³
- 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

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

B+

inrate
Rating

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Bloomberg Ticker RAIFFS | Swift Code RAIFCH22

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