

Raiffeisen Group key figures ¹	31/12/18	31/12/17	31/12/16	31/12/15	31/12/14
Balance sheet (CHF million)					
Total assets	225,333	227,728	218,590	205,748	188,404
Amounts due in respect of customer deposits	165,701	164,085	158,254	150,272	141,545
Medium-term notes	591	836	1,178	1,647	2,262
Client monies	166,292	164,921	159,432	151,920	143,807
Receivables from clients	8,135	7,916	8,019	7,885	7,815
Mortgage receivables	179,558	172,622	165,426	158,594	150,731
Loans	187,694	180,538	173,445	166,479	158,546
Customer deposits in % of loans to clients	88.3%	90.9%	91.2%	90.3%	89.3%
Equity (including minority interests)	16,480	15,700	14,390	13,326	12,060
ROE (Group return on equity)	3.4%	6.1%	5.4%	6.4%	6.5%
Income statement (CHF million)					
Gross result from interest operations	2,290.7	2,250.5	2,229.8	2,187.9	2,133.6
Net result from interest operations	2,227.9	2,248.2	2,219.4	2,176.8	2,135.3
Result from commission business and services	450.8	494.3	466.8	462.7	429.0
Result from trading activities	210.4	230.4	227.9	209.3	157.8
Other result from ordinary activities	189.4	337.0	194.3	167.1	106.7
Operating income	3,078.5	3,309.9	3,108.4	3,015.9	2,828.8
Personnel expenses	-1,390.5	-1,395.4	-1,381.1	-1,329.8	-1,265.1
General and administrative expenses	-606.4	-618.1	-606.5	-557.6	-500.1
Operating expenses	-1,997.0	-2,013.5	-1,987.6	-1,887.4	-1,765.3
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-258.6	-188.4	-260.1	-181.3	-163.8
Value adjustments, provisions and losses	-123.8	0.5	-6.0	-3.8	-8.7
Operating result	699.1	1,108.4	854.7	943.4	891.0
Extraordinary income	73.9	115.7	70.9	63.7	46.4
Changes in reserves for general banking risks	-120.0	-80.0	0.0	0.0	0.0
Profit before tax	652.9	1,144.2	925.6	1,007.0	937.5
Taxes	-156.0	-233.4	-173.8	-200.7	-176.7
Minority interests in group profit	43.9	6.3	2.2	1.3	-1.4
Group profit	540.8	917.1	754.1	807.7	759.4
Cost/income ratio	64.9%	60.8%	63.9%	62.6%	62.4%
Equity (CHF million) / Liquidity²					
Risk-weighted positions	99,293	96,343	91,383	87,459	83,520
Mandatory capital	7,943	7,707	7,311	6,997	6,682
Eligible "hard" core capital (net CET1)	16,408	15,275	13,923	12,545	11,590
Total eligible capital (regulatory capital)	17,650	16,744	15,468	14,369	12,760
Core capital ratio (CET1 ratio)	16.5%	15.9%	15.2%	14.3%	13.9%
Total capital ratio	17.8%	17.4%	16.9%	16.4%	15.3%
Leverage Ratio	7.6%	7.1%	6.8%	6.7%	6.5%
Liquidity coverage ratio (LCR)	115.9%	131.2%	125.0%	98.7%	0.0%
Value adjustments, provisions and losses (CHF million)					
Value adjustments and provisions					
Value adjustments for default risks	258.7	207.6	223.6	222.8	235.8
- in % of loans to clients	0.138%	0.115%	0.129%	0.134%	0.149%
Provisions for default risks (off balance sheet)	15.8	14.1	13.4	15.2	13.3
Provisions for other business risks	95.6	20.1	30.0	22.6	44.0
Provisions for legal expenses	30.8	7.1	8.6	9.0	13.1
Provision for deferred taxes	893.3	907.4	851.5	830.8	793.4
Impaired loans (gross)	999.6	805.2	905.1	873.3	915.1
Impaired loans (net)	270.8	212.7	232.9	228.7	254.0
Non-performing loans	656.6	525.3	460.8	505.0	461.9
Losses for the period					

Recognized credit related losses	0.8	6.6	0.7	1.0	1.4
Appropriate application of provisions for default risks	15.9	15.0	15.3	27.7	17.7
Total losses on lending business	16.7	21.6	15.9	28.7	19.1
- in % of loans	0.009%	0.012%	0.009%	0.017%	0.012%
Recorded other losses	9.1	2.2	1.5	1.7	2.1
Appropriate application of provisions for other risks	11.6	9.7	4.2	14.4	15.5
Gross new provisions for default risks	116.3	68.6	72.6	67.0	71.7
- in % of loans	0.063%	0.039%	0.043%	0.041%	0.046%

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Additional information

Market data

Market share in mortgages (%)	17.6%	17.5%	17.2%	16.9%	16.6%
Number of members	1,897,369	1,890,126	1,876,687	1,862,032	1,846,747

Client assets

Custody account volumes (CHF million)	29,778	47,297	46,980	45,189	42,892
Assets under management (CHF million)	196,070	209,592	202,795	208,856	199,010

Resources

Number of full-time positions	9,215	9,411	9,276	9,286	9,028
Number of trainees	713	743	755	765	784
Number of employees (per capita)	10,947	11,158	11,026	11,046	10,755
Number of Raiffeisen banks	246	255	270	292	305
Number of locations of Raiffeisen banks	618	628	656	673	682
Number of branches of Raiffeisen Switzerland	6	6	6	6	6
Number of locations of Raiffeisen Switzerland	10	10	10	10	10
Number of locations of Notenstein La Roche Ltd	0	13	13	13	12
Total number of Raiffeisen locations	880	912	955	994	1,015

Long-term rating

Moody's Long-term rating	Aa3	Aa2	Aa2	Aa2	Aa3
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1 All values according to the new accounting rules for banks (ARB)

2 According to regulations for systemically important banks