

## Fitch once again confirms Raiffeisen's A+ rating

- **Unchanged issuer default rating from Fitch in the high investment grade range with a rating of A+ and «stable» outlook**
- **Long-Term Senior Preferred Debt Rating of AA– remains unchanged as well**
- **Rating agency recognises Raiffeisen's strong position, excellent capitalisation and high quality of the loan portfolio**

*St.Gallen, 12 June 2025.* The rating agency Fitch has once again confirmed its A+ issuer default rating for Raiffeisen. Fitch also left its Short-Term Issuer Default Rating of F1 and its Long-Term Senior Preferred Debt Rating of AA– unchanged. The agency continues to assess the outlook as «stable». This very good rating puts Raiffeisen among the highest-rated banks in the world.

In its report, the rating agency emphasises Raiffeisen's strong position in the Swiss retail and corporate clients business. Fitch also recognises Raiffeisen's strong capitalisation and robust risk profile, which makes Raiffeisen stand out internationally thanks to the high quality of its credit portfolio.

### Safe and stable

Raiffeisen achieved a very good result in 2024 with a profit of CHF 1.2 billion and further expanded its market position. Thanks to its excellent capitalisation, Raiffeisen already meets the full capital requirements for systemically important banks (TLAC ratio on 31 December 2024: 26%). The Group's liquidity situation also remains robust. At 153.3%, the short-term liquidity ratio is well above the regulatory minimum of 100%. At 139.3%, the long-term refinancing ratio (net stable funding ratio) remains at a consistently high level and underlines the stable and sustainable refinancing of the Raiffeisen Group's loans. Raiffeisen will publish its half-year results on 20 August 2025.

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**Photos:** You can find photos of our experts as well as other images at your disposal at [www.raiffeisen.ch/medien](http://www.raiffeisen.ch/medien).

#### **Raiffeisen: second largest banking group in Switzerland**

Raiffeisen is the second-largest banking group in the Swiss banking market and Switzerland's retail bank with the closest proximity to its clients. It has over two million cooperative members, 3.73 million clients and maintains client relationships with around 225,000 companies in Switzerland. The Raiffeisen Group is present at 774 branches throughout Switzerland. The 218 legally independent Raiffeisen cooperative banks are members of the Raiffeisen Switzerland Cooperative, which performs strategic and supervisory functions for the entire Raiffeisen Group. The Raiffeisen Group offers private individuals and corporate clients a comprehensive range of products and services via its Group companies, cooperative ventures and participations. On 31 December 2024, the Raiffeisen Group had CHF 263 billion in assets under management and CHF 233 billion in loans to clients. Assets under management in Raiffeisen's investment solutions and products amount to CHF 22.3 billion. The Group's market share in mortgage lending is 18.1%. Total assets amount to CHF 306 billion.

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