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News

Raiffeisen Switzerland launches covered bond programme

- **The issuance of covered bonds will help Raiffeisen to diversify its refinancing base and strengthens its position in the capital market**
- **Newly constituted subsidiary "Raiffeisen Hypotheken AG "will act as guarantor**
- **The cover pool will consist of high-quality Swiss mortgage loans**

St.Gallen, 10 November 2026. Raiffeisen Switzerland is planning the issuance of covered bonds in the future. Covered bonds are secured bonds for which repayment relies not only on the creditworthiness of the issuer but is also backed by a separate cover pool of high-quality assets. In the event of the issuer's insolvency, investors not only have a claim against the issuer but also a priority claim to the assets held in the cover pool. This programme is accompanied by an operational restructuring under which Raiffeisen Switzerland has established a subsidiary, Raiffeisen Hypotheken AG. The company will act as guarantor for the covered bond programme and hold the required cover pool collateral, consisting of high-quality Swiss residential mortgages. This will see Raiffeisen Switzerland diversify its refinancing base and strengthen its position in the capital market. Covered bonds are among the most established and secure refinancing instruments available to banks internationally and will complement Raiffeisen's existing sources of refinancing.

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Raiffeisen: second largest banking group in Switzerland

Raiffeisen is the second-largest banking group in Switzerland and the Swiss retail bank with the closest proximity to its clients. It has over two million cooperative members and maintains more than three million client relationships, including more than 200,000 companies in Switzerland. The 208 legally independent Raiffeisen cooperative banks are locally anchored throughout Switzerland and are members of the Raiffeisen Switzerland Cooperative. The Raiffeisen Switzerland Cooperative assumes the strategic management and supervisory function for the entire Raiffeisen Group. The Raiffeisen Group offers private individuals and corporate clients a comprehensive range of products and services. The central business areas include, in particular, the mortgage business, wealth management and pensions planning and the corporate client business.

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