

27 November 2026

Strategy Raiffeisen 2030

For our clients

RAIFFEISEN

Challenges in the Swiss banking market

Demographic change
is transforming client needs and increasing the importance of pensions and generation-appropriate advice

Rising client expectations
require a consistently simple, personalised client experience and high quality of personal advice

Technological developments
increase demands on innovation and transformation capability

Sustained pressure
on margins due to intense competition requires continuous increase in efficiency and competitiveness

Regulatory requirements
as well as tightening equity, liquidity and supervisory requirements demand continuous development

Group success depends on striking the right balance.

Digital solutions

vs

personal touch

Development

vs

risk

Group approach

vs

local entrepreneurship

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Raiffeisen is acting from a position of strength

We are the second-largest force in Swiss banking
Raiffeisen has total assets of CHF 335.2 billion (as at 30 June 2026)

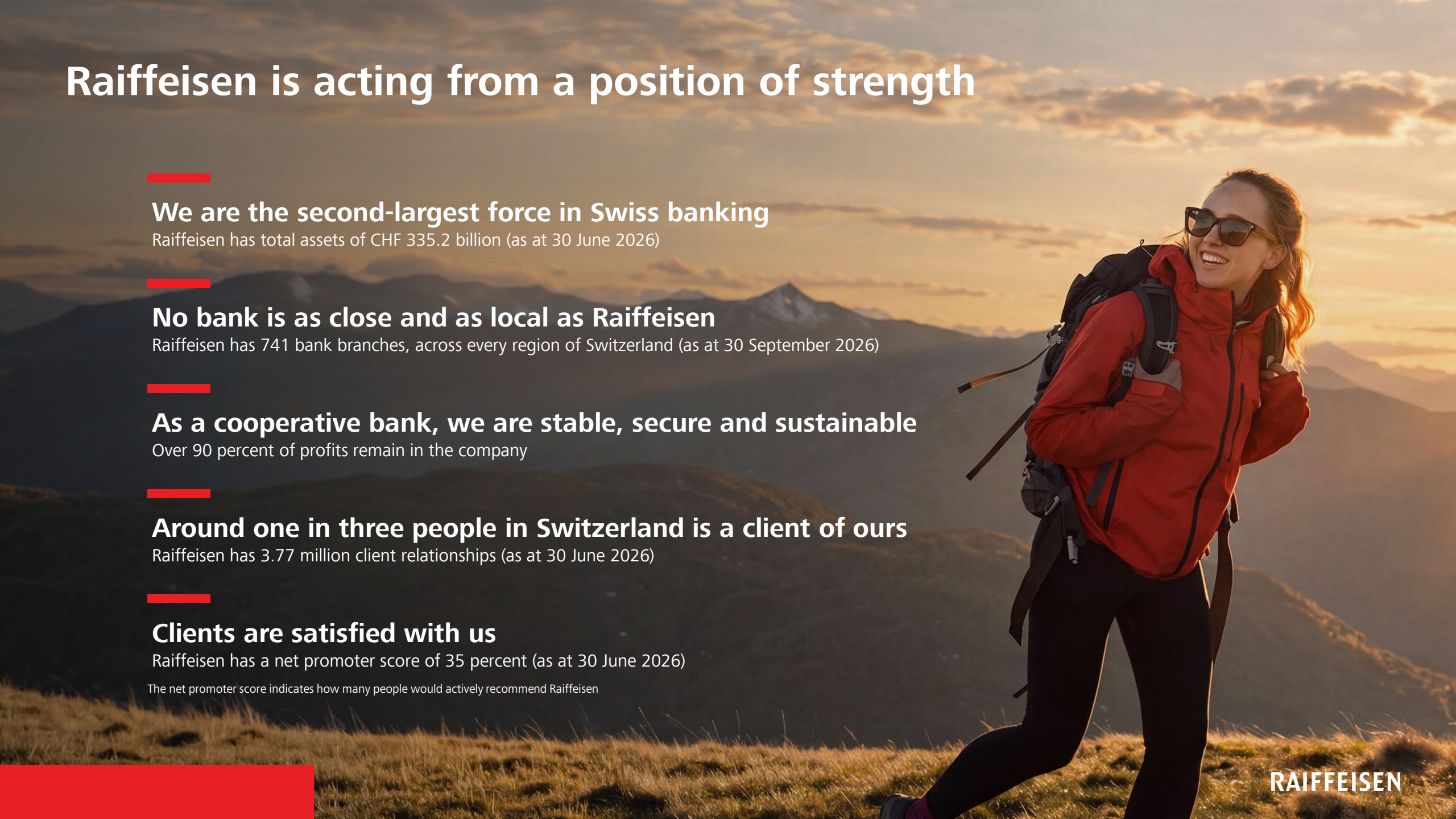
No bank is as close and as local as Raiffeisen
Raiffeisen has 741 bank branches, across every region of Switzerland (as at 30 September 2026)

As a cooperative bank, we are stable, secure and sustainable
Over 90 percent of profits remain in the company

Around one in three people in Switzerland is a client of ours
Raiffeisen has 3.77 million client relationships (as at 30 June 2026)

Clients are satisfied with us
Raiffeisen has a net promoter score of 35 percent (as at 30 June 2026)

The net promoter score indicates how many people would actively recommend Raiffeisen



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The financial well-being of our clients – more than just mortgages

Raiffeisen is focusing on growth in various business areas

Investments



- Our clients' assets are growing
- To date, Raiffeisen has generally only been a secondary bank for high-net-worth clients

Pensions



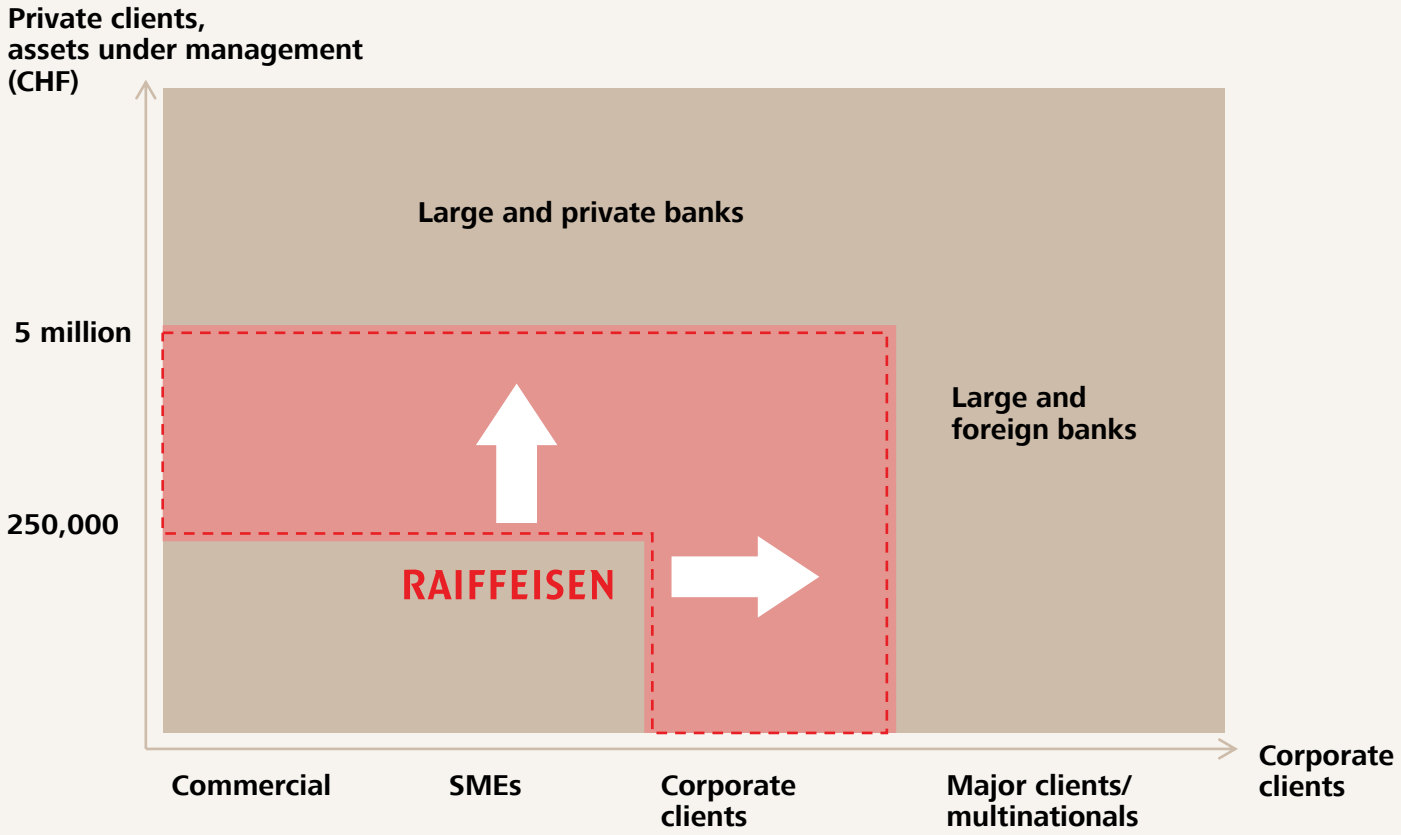
- Life expectancy is rising steadily, private pensions are becoming increasingly important
- Raiffeisen currently has a strong mortgage business, and it intends to expand client support

Corporate clients business



- Raiffeisen is well-established among SMEs; large companies make less use of its services
- Large companies are looking for an alternative in Switzerland

We see growth opportunities in the investment and corporate clients business

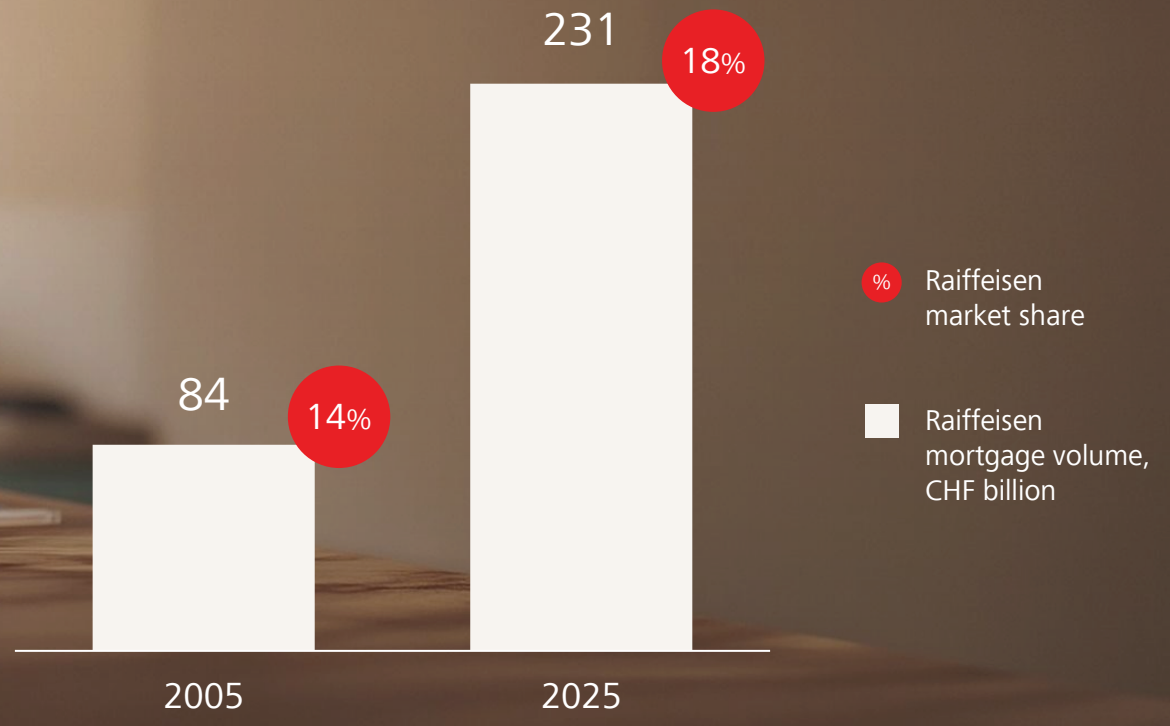




We have built a success story in the **mortgage business** over the last 20 years.

Development of the mortgage business

Source: annual reports, SNB



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Our long-term vision



We have built a success story in the **mortgage business** over the last 20 years.

In the next 10 to 15 years, we will be **the first choice in the investment business** for our clients, as well.

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What is Raiffeisen planning by 2030?
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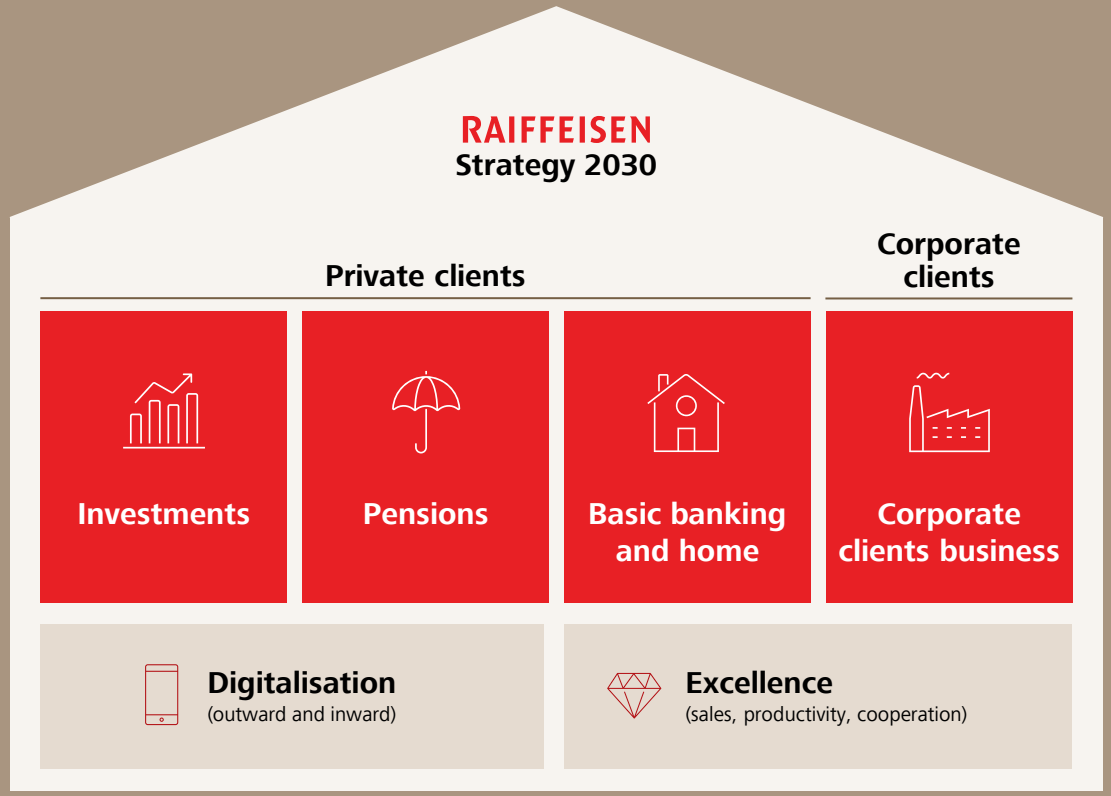
Our Group strategy focuses on the benefits for our clients



We will be the **first choice in the investment and pension business** for our clients

We will build on our strong position in **retail** and grow **in line with our deposits**

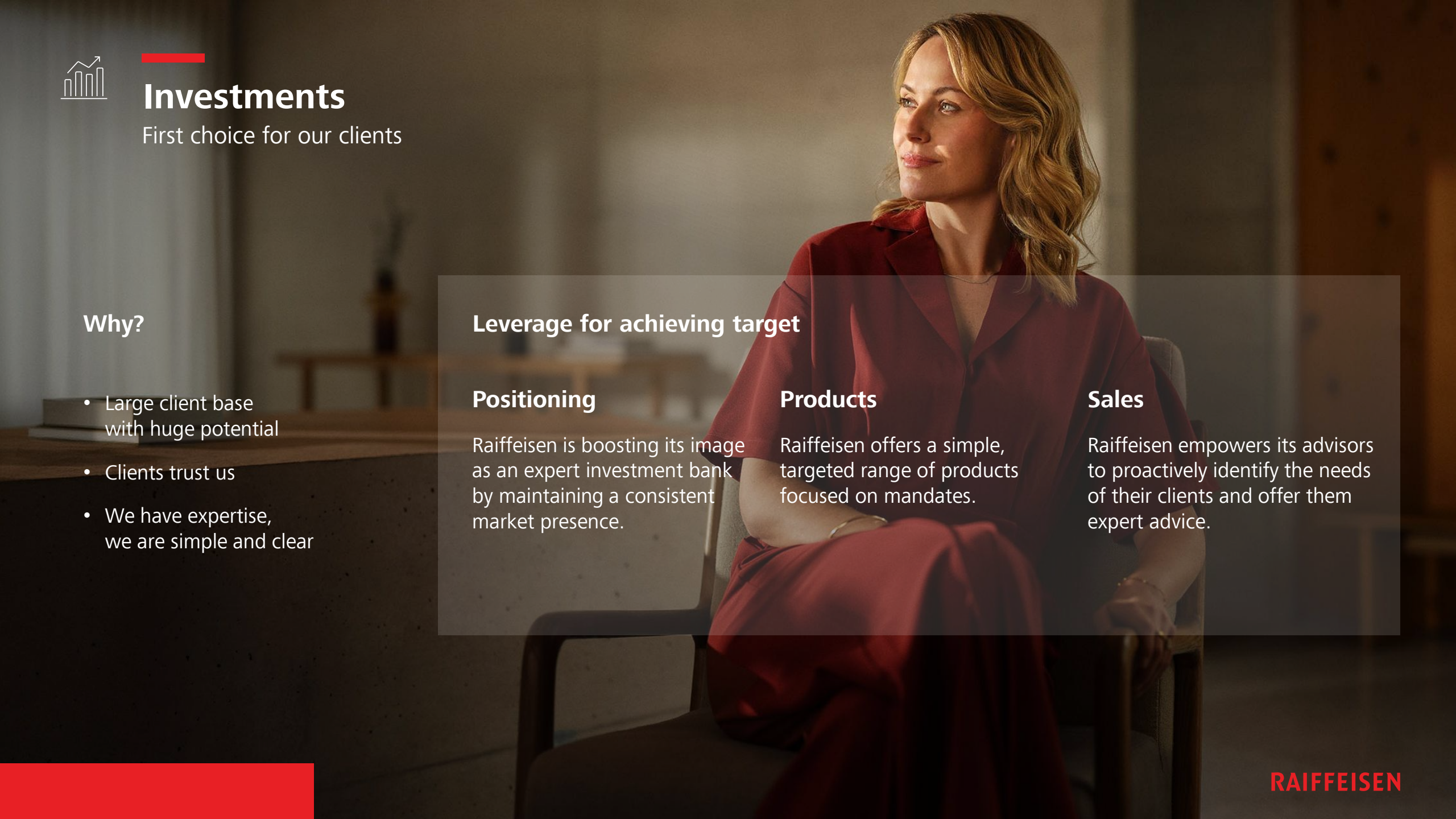
We will be the **standard bank for SMEs** and the Swiss-wide alternative to large banks in the corporate clients business

In the **digitalisation** process we will focus on **adding value for clients and Raiffeisen banks**

We will boost **sales** with a focus on investments and corporate clients

Investments

First choice for our clients



Why?

- Large client base with huge potential
- Clients trust us
- We have expertise, we are simple and clear

Leverage for achieving target

Positioning

Raiffeisen is boosting its image as an expert investment bank by maintaining a consistent market presence.

Products

Raiffeisen offers a simple, targeted range of products focused on mandates.

Sales

Raiffeisen empowers its advisors to proactively identify the needs of their clients and offer them expert advice.

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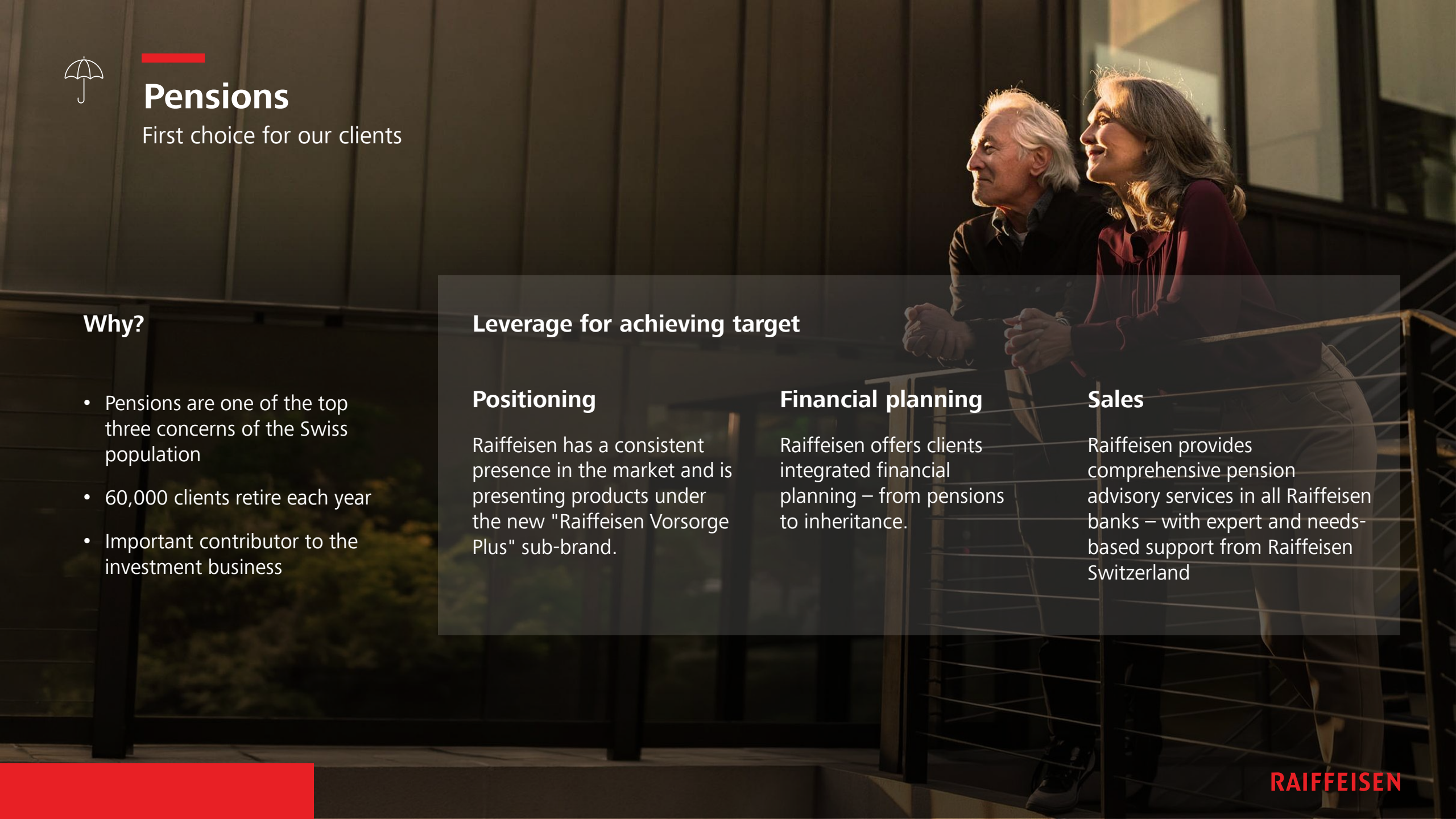
Pensions

First choice for our clients



Why?

- Pensions are one of the top three concerns of the Swiss population
- 60,000 clients retire each year
- Important contributor to the investment business

Leverage for achieving target

Positioning

Raiffeisen has a consistent presence in the market and is presenting products under the new "Raiffeisen Vorsorge Plus" sub-brand.

Financial planning

Raiffeisen offers clients integrated financial planning – from pensions to inheritance.

Sales

Raiffeisen provides comprehensive pension advisory services in all Raiffeisen banks – with expert and needs-based support from Raiffeisen Switzerland

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Basic banking & home

Raiffeisen will remain the leader in the retail business and grow in line with client deposits

Why?

- To secure our market position and further expand on our greatest strength
- Client deposits finance our growth

Leverage for achieving target

Client growth

Targeted development of basic services with a focus on young clients and immigrants.

Qualitative credit growth

Maintain market share, focus on qualitative growth in line with the market.

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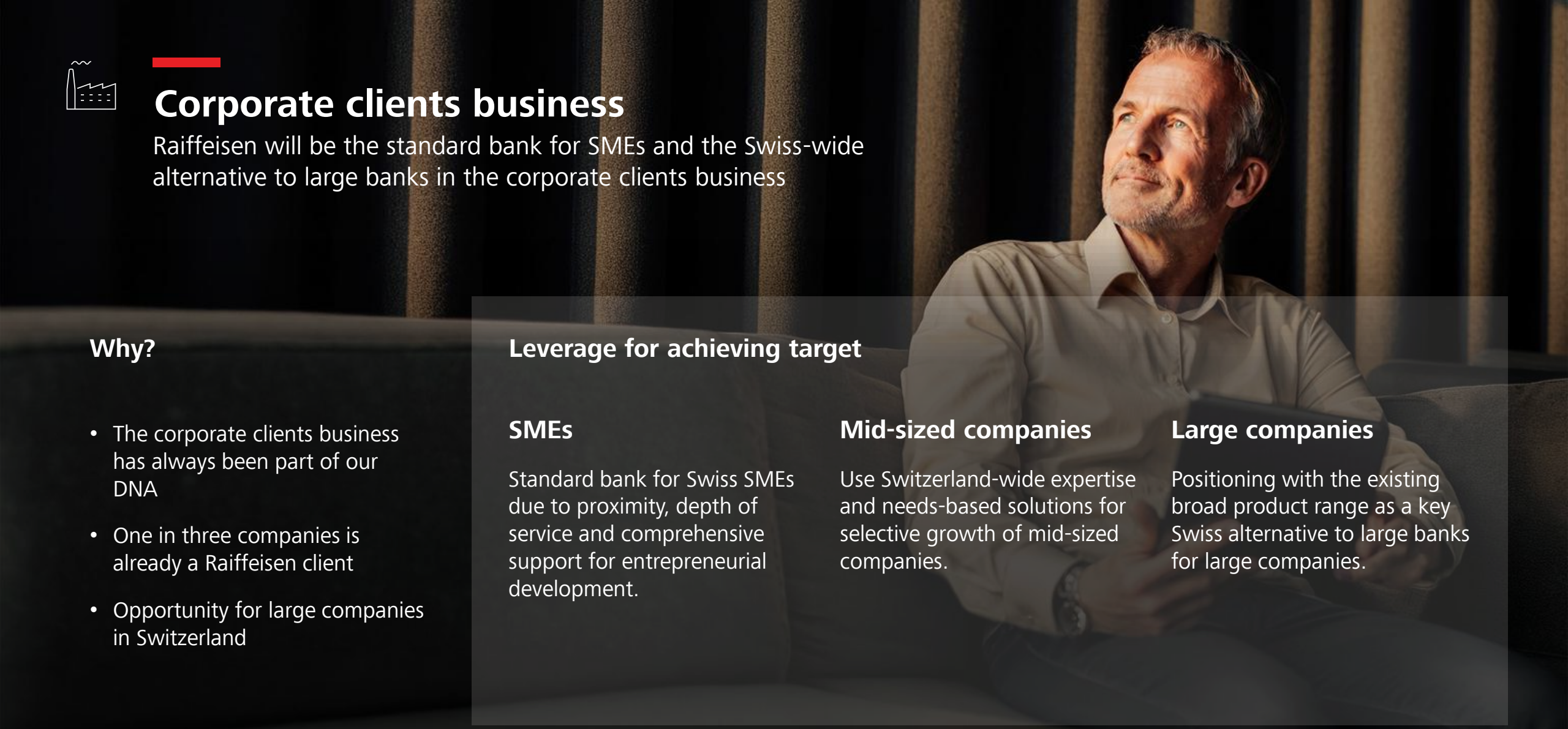
Corporate clients business

Raiffeisen will be the standard bank for SMEs and the Swiss-wide alternative to large banks in the corporate clients business



Why?

- The corporate clients business has always been part of our DNA
- One in three companies is already a Raiffeisen client
- Opportunity for large companies in Switzerland

Leverage for achieving target

SMEs

Standard bank for Swiss SMEs due to proximity, depth of service and comprehensive support for entrepreneurial development.

Mid-sized companies

Use Switzerland-wide expertise and needs-based solutions for selective growth of mid-sized companies.

Large companies

Positioning with the existing broad product range as a key Swiss alternative to large banks for large companies.

SMEs: up to 49 employees; mid-sized companies: 50 to 249 employees; large companies: 250 employees and more

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Digitalisation

In the digitalisation process, Raiffeisen will focus on adding value for clients and Raiffeisen banks

Why?

- Client behaviour is becoming increasingly digital
- High administrative costs and complex processes

Leverage for achieving target

Outward digitalisation

Raiffeisen is replacing its existing e-banking and gradually expanding it to include service, engagement and sales functions.

Inward digitalisation

Internal processes at the Raiffeisen banks are being simplified, harmonised and automated to allow for more time with clients.

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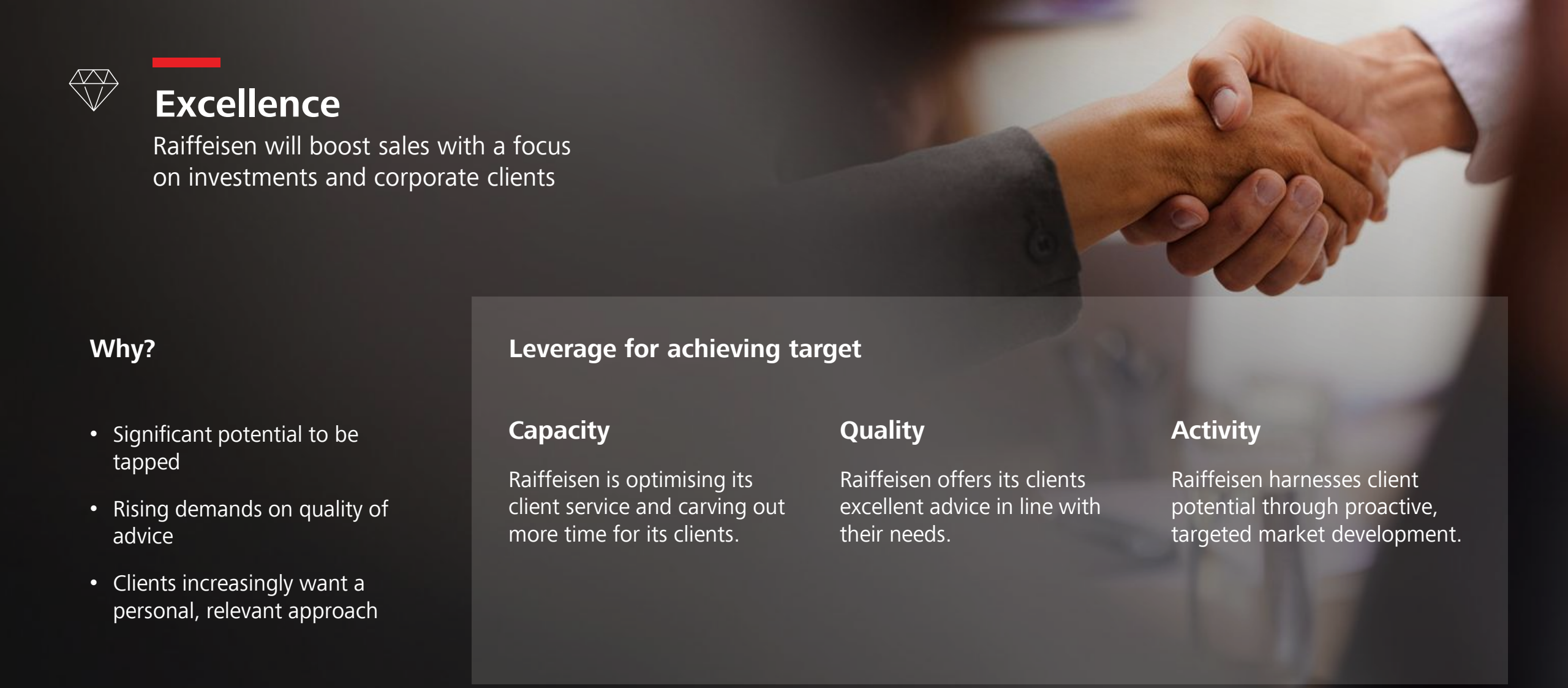
Excellence

Raiffeisen will boost sales with a focus on investments and corporate clients



Why?

- Significant potential to be tapped
- Rising demands on quality of advice
- Clients increasingly want a personal, relevant approach

Leverage for achieving target

Capacity

Raiffeisen is optimising its client service and carving out more time for its clients.

Quality

Raiffeisen offers its clients excellent advice in line with their needs.

Activity

Raiffeisen harnesses client potential through proactive, targeted market development.



By the end of 2030 we aim to achieve targeted growth, greater profitability, high stability

Drive targeted growth

Increase profitability sustainably

Strengthen financial stability

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