

## Standard & Poor's reconfirms Raiffeisen's very good rating

- **Unchanged Standard & Poor's issuer rating of AA-/A-1+ for Raiffeisen; stable outlook confirmed**
- **Rating agency highlights Raiffeisen's excellent capitalisation and strong market position**

*St. Gallen, 7 January 2026.* The rating agency Standard & Poor's (S&P) has once again confirmed its long-term issuer credit rating of AA- for Raiffeisen. S&P has also left its short-term issuer credit rating of A-1+ unchanged and continues to assess the outlook as "stable". This excellent assessment keeps Raiffeisen among the best-rated banks worldwide. S&P upgraded Raiffeisen's rating from A+/A-1 in April 2023 and has confirmed it every year since then.

In its report, the rating agency praises Raiffeisen's excellent capitalisation and its robust loan book. S&P also highlights the Group's strong market position, with a market share of 18.3% in the mortgage business.

### Safe and stable

Raiffeisen generated a good result in the first half of 2025, with a profit of CHF 555 million. Overall, Raiffeisen expects business to develop solidly in 2025, although earnings are predicted to be lower compared to the previous year. A risk-weighted TLAC ratio of 27.6% as of 30 June 2025 underpins the very good capitalisation of Raiffeisen. The Group's liquidity situation is also extremely robust. The short-term liquidity ratio of 140.8% is well above the regulatory minimum of 100%. The net stable funding ratio (NSFR) remains consistently high at 132.5%, underlining the stable and sustainable funding for the loans of the Raiffeisen Group. Raiffeisen will publish its annual result for 2025 on 11 March 2026.

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## **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 and 3.75 million clients and maintains client relationships with around 227,000 companies in Switzerland. The Raiffeisen Group is present at 768 branches throughout Switzerland. The 212 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 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 via its Group companies, cooperative ventures and participations. On 30 June 2025, the Raiffeisen Group had CHF 272 billion in assets under management and CHF 239 billion in loans to clients. Assets under management in Raiffeisen's investment solutions and products amount to CHF 24,6 billion. The Group's market share in mortgage lending is 18.3%. Total assets amount to CHF 312 billion.