

Raiffeisen Group key figures	31.12.2019	31.12.2018	31.12.2017	31.12.2016	31.12.2015
Balance sheet (CHF million)					
Total assets	248,345	225,333	227,728	218,590	205,748
Amounts due in respect of customer deposits	176,179	165,701	164,085	158,254	150,272
Medium-term notes	459	591	836	1,178	1,647
Client monies	176,639	166,292	164,921	159,432	151,920
Receivables from clients	8,160	8,135	7,916	8,019	7,885
Mortgage receivables	185,291	179,558	172,622	165,426	158,594
Loans	193,450	187,694	180,538	173,445	166,479
Customer deposits in % of loans to clients	91.1%	88.3%	90.9%	91.2%	90.3%
Equity (including minority interests)	17,416	16,480	15,700	14,390	13,326
ROE (Group return on equity) ³	4.9%	3.4%	6.1%	5.4%	6.4%
Income statement (CHF million)					
Gross result from interest operations	2,267.1	2,290.7	2,250.5	2,229.8	2,187.9
Net result from interest operations	2,254.1	2,227.9	2,248.2	2,219.4	2,176.8
Result from commission business and services	416.0	450.8	494.3	466.8	462.7
Result from trading activities	228.1	210.4	230.4	227.9	209.3
Other result from ordinary activities	153.3	189.4	337.0	194.3	167.1
Operating income	3,051.6	3,078.5	3,309.9	3,108.4	3,015.9
Personnel expenses	-1,331.7	-1,390.5	-1,395.4	-1,381.1	-1,329.8
General and administrative expenses	-538.5	-606.4	-618.1	-606.5	-557.6
Operating expenses	-1,870.2	-1,997.0	-2,013.5	-1,987.6	-1,887.4
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-227.5	-258.6	-188.4	-260.1	-181.3
Value adjustments, provisions and losses	-24.3	-123.8	0.5	-6.0	-3.8
Operating result	929.6	699.1	1,108.4	854.7	943.4
Extraordinary income	6.6	73.9	115.7	70.9	63.7
Changes in reserves for general banking risks	0.0	-120.0	-80.0	0.0	0.0
Profit before tax	936.2	652.9	1,144.2	925.6	1,007.0
Taxes	-111.8	-156.0	-233.4	-173.8	-200.7
Minority interests in group profit	10.7	43.9	6.3	2.2	1.3
Group profit	835.2	540.8	917.1	754.1	807.7
Cost/income ratio	61.3%	64.9%	60.8%	63.9%	62.6%
Equity (CHF million) / Liquidity¹					
Risk-weighted positions	98,319	99,307	96,343	91,383	87,459
Mandatory capital	7,866	7,945	7,707	7,311	6,997
Common Equity Tier 1 (CET1)	16,873	16,408	15,275	13,923	12,545
Total eligible capital (regulatory capital)	17,989	17,650	16,744	15,468	14,369
CET1 ratio	17.2%	16.5%	15.9%	15.2%	14.3%
Total capital ratio	18.3%	17.8%	17.4%	16.9%	16.4%
TLAC ratio	18.4%	18.0%	17.6%	n.a.	n.a.
Leverage Ratio	7.1%	7.6%	7.1%	6.8%	6.7%
TLAC leverage ratio	7.2%	7.8%	7.3%	n.a.	n.a.
Liquidity coverage ratio (LCR)	137.3%	115.9%	131.2%	125.0%	98.7%
Value adjustments, provisions and losses (CHF million)					
Value adjustments and provisions					
Value adjustments for default risks	235.6	258.7	207.6	223.6	222.8
- in % of loans to clients	0.122%	0.138%	0.115%	0.129%	0.134%
Provisions for default risks (off balance sheet)	14.6	15.8	14.1	13.4	15.2
Provisions for other business risks	101.9	95.6	20.1	30.0	22.6
Provisions for legal expenses	29.8	30.8	7.1	8.6	9.0
Provision for deferred taxes	852.1	893.3	907.4	851.5	830.8
Impaired loans (gross)	881.2	863.9	805.2	905.1	873.3
Impaired loans (net)	276.3	294.6	212.7	232.9	228.7
Non-performing loans	524.0	656.6	525.3	460.8	505.0
Losses for the period					
Recognized credit related losses	1.1	0.8	6.6	0.7	1.0
Appropriate application of provisions for default risks	47.6	15.9	15.0	15.3	27.7
Total losses on lending business	48.7	16.7	21.6	15.9	28.7

- in % of loans	0.025%	0.009%	0.012%	0.009%	0.017%
Recorded other losses	2.3	9.1	2.2	1.5	1.7
Appropriate application of provisions for other risks	28.1	11.6	9.7	4.2	14.4
Gross new provisions for default risks	77.9	116.3	68.6	72.6	67.0
- in % of loans	0.041%	0.063%	0.039%	0.043%	0.041%

Additional information

Market data

Market share in mortgages (%)	17.6%	17.6%	17.5%	17.2%	16.9%
Number of members	1,909,233	1,897,369	1,890,126	1,876,687	1,862,032

Client assets

Custody account volumes (CHF million)	34,407	29,778	47,297	46,980	45,189
Assets under management (CHF million)	211,046	196,070	209,592	202,795	208,856

Resources

Number of full-time positions	9,295	9,215	9,411	9,276	9,286
Number of employees (per capita)	11,045	10,947	11,158	11,026	11,046
Number of trainees	685	713	743	755	765
Number of Raiffeisen banks	229	246	255	270	292
Number of locations of Raiffeisen banks	602	618	628	656	673
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	0	13	13	13
Total number of Raiffeisen locations	847	880	912	955	994

Long-term rating

Moody's Long-term rating	Aa3	Aa3	Aa2	Aa2	Aa2
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1 according to FINMA Circular 2016/1