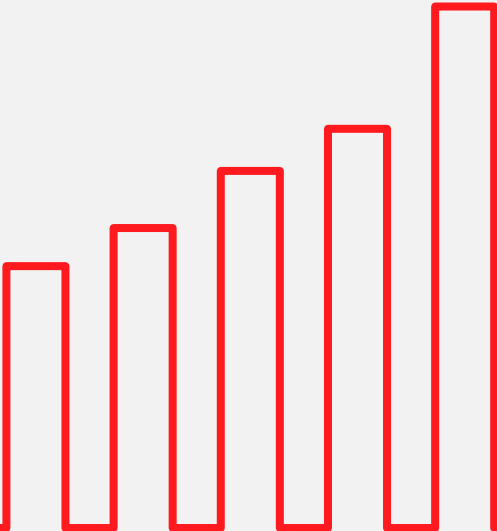


2025

Regulatory disclosure
as at 31 March 2025



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"FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)" defines the scope of regulatory disclosure. While all tables of relevance for a bank must be disclosed as part of the year-end reporting, a lower number of tables needs to be disclosed in the quarterly and half-yearly reports. This disclosure is based on the quarterly disclosure obligations of the Raiffeisen organisation as defined in the "FINMA Ordinance on disclosure requirements for banks and investments firms (DisO-FINMA)".

Key abbreviations

Key abbreviations

Term/abbreviation	Explanation
AT1	Additional Tier 1 capital
CCF	Credit conversion factor
CCP	Central counterparty
CCR	Counterparty credit risk
CET1	Common Equity Tier 1 capital
CRM	Credit risk mitigation
CVA	Credit valuation adjustments
D-SIB	Domestic systemically important bank
EAD	Exposure at default
CAO	Capital Adequacy Ordinance
ETC	Other currencies as set out in Annex 2 of FINMA Circular 2019/2 "Interest rate risks – banks"
FINMA	Swiss financial market supervisory authority
G-SIB	Global systemically important bank
HQLA	High-quality liquid assets
ICS	Internal control system
IRB	Internal ratings-based approach
IRRBB	Interest rate risk in the banking book
LCR	Liquidity coverage ratio
LGD	Loss given default
LRD	Leverage ratio denominator
NSFR	Finanzierungsquote (Net stable funding ratio)
PD	Probability of default
QCCP	Qualifying central counterparty
RWA	Risk-weighted assets
Mn	Margin number
SA-BIS	International standardised approach for credit risk
SA-CCR	Standardised approach for measuring counterparty credit risk exposures
SFT	Securities financing transactions
TLAC	Total loss absorbing capacity
T1	Tier 1 capital
T2	Tier 2 capital
VaR	Value at risk
Δ EVE	Change in the net present value (Economic Value of Equity)
Δ NII	Change in capitalised value (Net Interest Income)

Introduction

Raiffeisen Group

The Raiffeisen Group, in its capacity as the central organisation, is obligated to comply with capital adequacy rules and is thus required by supervisory law to make risk, capital adequacy and liquidity disclosures.

This disclosure is based on "FINMA Ordinance on disclosure requirements for banks and investment firms (DisO-FINMA)".

Quantitative information has been disclosed in accordance with the requirements laid down in the Capital Adequacy Ordinance. Some of this information cannot be directly compared with that provided in the consolidated accounts, which is reported in line with the accounting requirements for banks laid down in FINMA Circular 2020/1 "Accounting – banks" and the FINMA Accounting Ordinance.

Capital adequacy calculations are based on the same group of consolidated companies as the consolidated accounts. On 16 June 2014, the Swiss National Bank (SNB) issued an order classifying the Raiffeisen Group as systemically important. The provisions covering systemic importance require an additional capital adequacy disclosure. The corresponding information on risk-based capital requirements on the basis of capital ratios and unweighted capital requirements on the basis of leverage ratio is available in Appendix 3 to this disclosure.

Due to the reclassification of core capital meeting requirements in terms of additional loss-absorbing capital under the regime for systemically important banks, some metrics of table KM1 under the regime of non-systemic importance are additionally presented on the basis of this reclassification.

Raiffeisen Switzerland

At Raiffeisen Switzerland level, the disclosure requirements apply in the form of tables "KM1: Key metrics" and "Appendix 3: Disclosure of systemically important banks".

According to Art. 10 (3) CAO, FINMA can permit a bank to consolidate group companies operating in the financial sector due to their especially close relationship with the bank, even at the level of an individual bank (solo consolidation). Pursuant to the order of 21 July 2016, in the context of individual bank regulations, FINMA permits Raiffeisen Switzerland to solo consolidate the subsidiary Raiffeisen Switzerland B.V. Amsterdam. Since 31 December 2016 capital at Raiffeisen Switzerland has been calculated on a solo consolidated basis. In all other respects there are no differences between the regulatory and accounting scopes of consolidation.

Raiffeisen Group

Key metrics

KM1: Key metrics

KM1: Key metrics

in CHF million (unless stated otherwise)	a	b	c	d	e
	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Available capital (amounts)					
1 Common Equity Tier 1 (CET1)	23,870	23,541	22,947	22,934	22,270
2 Tier 1	24,795	24,466	23,872	23,859	23,195
3 Total capital	26,543	26,222	25,856	25,418	24,617
1 ¹ Common Equity Tier 1 (CET1) under the rules governing systemically important banks	20,686	20,390	19,919	19,617	18,914
2 ¹ Tier 1 under the rules governing systemically important banks	20,686	20,390	19,919	19,617	18,914
3 ¹ TLAC under the rules governing systemically important banks	27,221	26,864	26,386	25,930	25,151
Risk-weighted assets (amounts)					
4 Total risk-weighted assets (RWA) ²	97,949	103,463	102,203	100,481	98,886
4a Total risk-weighted assets (RWA) (pre-floor) ²	96,197	n.a.	n.a.	n.a.	n.a.
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	24.4%	22.8%	22.5%	22.8%	22.5%
5b CET1 ratio (%) (pre-floor ratio) ²	24.8%	n.a.	n.a.	n.a.	n.a.
6 Tier 1 ratio (%)	25.3%	23.6%	23.4%	23.7%	23.5%
6b Tier 1 ratio (%) (pre-floor ratio) ²	25.8%	n.a.	n.a.	n.a.	n.a.
7 Total capital ratio (%)	27.1%	25.3%	25.3%	25.3%	24.9%
7b Total capital ratio (%) ²	27.6%	n.a.	n.a.	n.a.	n.a.
5 ¹ CET1 ratio (%) under the rules governing systemically important banks	21.1%	19.7%	19.5%	19.5%	19.1%
5b ¹ CET1 ratio (%) (pre-floor ratio) under the rules governing systemically important banks ²	21.5%	n.a.	n.a.	n.a.	n.a.
6 ¹ Tier 1 ratio (%) under the rules governing systemically important banks	21.1%	19.7%	19.5%	19.5%	19.1%
6b ¹ Tier 1 ratio (%) (pre-floor ratio) under the rules governing systemically important banks ²	21.5%	n.a.	n.a.	n.a.	n.a.
7 ¹ Total capital ratio (%) under the rules governing systemically important banks	27.8%	26.0%	25.8%	25.8%	25.4%
7b ¹ Total capital ratio (%) (pre-floor ratio) under the rules governing systemically important banks ²	28.3%	n.a.	n.a.	n.a.	n.a.
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.0%	0.0%	0.0%	0.0%	0.0%
11 Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%	2.5%	2.5%	2.5%
12 CET1 available after meeting the bank's minimum capital requirements (%)	13.1%	11.7%	11.5%	11.5%	11.1%
Target capital ratios in accordance with note 8 of the CAO³					
12b Countercyclical buffer (Articles 44 and 44a CAO)	1.4%	1.4%	1.4%	1.4%	1.4%

KM1: Key metrics

	a	b	c	d	e
in CHF million (unless stated otherwise)	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Basel III Leverage Ratio					
13 Total Basel III leverage ratio exposure measure	312,368	309,539	307,023	306,676	304,623
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) ⁴	n.a.	n.a.	n.a.	n.a.	n.a.
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	7.9%	7.9%	7.8%	7.8%	7.6%
14b ¹ Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) under the rules governing systemically important banks	6.6%	6.6%	6.5%	6.4%	6.2%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets ⁴	n.a.	n.a.	n.a.	n.a.	n.a.
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	7.9%	n.a.	n.a.	n.a.	n.a.
14d ¹ Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets, under the rules governing systemically important banks	6.6%	n.a.	n.a.	n.a.	n.a.
14e Minimum capital requirements (as of 2025 according to Art. 42 CAO)	9,371	8,277	8,176	8,039	7,911
Liquidity Coverage Ratio (LCR)⁵					
15 Total high-quality liquid assets (HQLA)	48,217	48,548	48,141	46,733	46,176
16 Total net cash outflow	32,821	31,666	30,594	29,103	28,012
17 LCR ratio (%)	146.9%	153.3%	157.4%	160.6%	164.8%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	245,734	243,886	240,292	237,839	235,582
19 Total required stable funding	186,228	175,046	173,428	170,542	168,642
20 NSFR ratio (%)	132.0%	139.3%	138.6%	139.5%	139.7%

1 As Raiffeisen reclassifies CET1 and AT1 capital to meet gone-concern requirements under the rules governing systemically important banks, the disclosure of this information in this line is additionally made under the rules governing systemically important banks.

2 The decline in RWA is attributable to the introduction of Basel III Final as of 1 January 2025. In accordance with Article 148e of the CAO, Raiffeisen currently applies an output floor of 80% on a voluntary basis.

3 Systemically important banks can refrain from publishing rows 12a, 12c, 12d, 12e (note 8 of the CAO not applicable).

4 Raiffeisen is not affected by a temporary exception for central bank balances, which is why no figures are published here.

5 Average daily closing averages of all business days in the reporting quarter.

Appendix 3: Disclosure of systemically important banks

Articles 124 to 133 of the Capital Adequacy and Risk Diversification Ordinance (CAO) require systemically important banks in Switzerland to submit a calculation and disclosure of capital adequacy requirements on a quarterly basis.

The Swiss National Bank declared the Raiffeisen Group to be systemically important by a decision of 16 June 2014. Based on this decision, the Swiss Financial Market Supervisory Authority (FINMA) issued a decision on capital requirements under the regime of systemic importance.

In accordance with the final rules and as a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86 percent (risk-weighted view) and 2.75 percent (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO.

With effect from 31 December 2022, the Raiffeisen Group reclassifies additional excess going-concern capital based on full gone-concern requirements without applying transitional provisions. Raiffeisen already fully complies with the full TLAC requirements (including emergency plan requirements) applicable from 2026 since 31 December 2022.

The requirements under the rules governing systemic importance include risk-based capital requirements on the basis of capital ratios as well as unweighted capital requirements on the basis of leverage ratio, which are as follows:

Risk-based capital requirements on the basis of capital ratios - Raiffeisen Group

Table 1: Risk-based capital requirements on the basis of capital ratios

31.03.2025	Transition rules ¹		Final rules ²	
	CHF million	In % Ratio	CHF million	In % Ratio
1 Basis of assessment				
2 Risk-weighted positions (RWA)	97,949		97,949	
3 Risk-based capital requirements ("going-concern") on the basis of capital ratios				
4 Total	14,294	14.594%	14,294	14.594%
5 of which CET1: Minimum	4,408	4.500%	4,408	4.500%
6 of which CET1: Capital buffer	4,329	4.420%	4,329	4.420%
7 of which CET1: Anti-cyclical capital buffer	1,345	1.374%	1,345	1.374%
8 of which AT1: Minimum	3,428	3.500%	3,428	3.500%
9 of which AT1: Capital buffer	784	0.800%	784	0.800%
10 Eligible capital ("going-concern")				
11 Core capital (Tier1)	20,686	21.119%	20,686	21.119%
12 of which CET1	20,686	21.119%	20,686	21.119%
13 of which AT1 High-trigger	–	0.000%	–	0.000%
15 Risk-based capital requirements for loss absorbing capital ("gone-concern") on the basis of capital ratios				
16 Total according size and market share (reflection going-concern-requirement) ³	4,478	4.572%	7,699	7.860%
18 Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO ⁴	–1,493	–1.524%	–2,055	–2.098%
19 Total (net)	2,985	3.048%	5,644	5.762%
20 Eligible loss absorbing capital ("gone-concern")				
21 Total	6,535	6.672%	6,535	6.672%
22 of which CET1, which is used to fulfill gone-concern requirements ⁵	3,184	3.251%	3,184	3.251%
23 of which Additional Tier 1, which is used to fulfill gone-concern requirements ⁶	925	0.944%	925	0.944%
28 of which Bail-in Bonds	2,426	2.477%	2,426	2.477%

1 Gone-Concern requirements taking into account the transitional rules pursuant to ERV Art. 148j until December 31, 2025

2 Gone-concern requirements after transitional phase as of 1 January 2026 and taking into account FINMA requirements for an approvable emergency plan at the level of Raiffeisen Group.

3 Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement pursuant to CAO, which is listed in the «Transitional rules» column pursuant to Article 148j CAO. In accordance with the final rules and as a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86% (risk-weighted view) and 2.75% (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO. These emergency plan requirements, which Raiffeisen meets in full with bail-in bonds and reclassification of excess going-concern capital with effect from 31 December 2022, are presented in the «Final rules» column.

4 If a systemically important bank holds the additional funds in the form of core capital, the requirement pursuant to Article 132 (4) CAO is reduced. The requirements may be reduced by one third at the most. Since Raiffeisen reclassifies excess going-concern capital to meet the gone-concern requirements, this reduction can be used, which is why the figures shown take into account the reduction pursuant to Article 132 (4) CAO.

5 With effect from 31 December 2022, the Raiffeisen Group reclassifies excess CET1 capital based on full gone-concern emergency plan requirements, without applying transitional provisions.

6 High trigger Additional Tier 1 capital is reclassified and used to fulfill gone-concern requirements.

Unweighted capital requirements on the basis of leverage ratio - Raiffeisen Group

Table 2: Unweighted capital requirements on the basis of leverage ratio

31.03.2025	Transition rules ¹		Final rules ²	
	CHF million	In % LRD	CHF million	In % LRD
1 Basis of assessment				
2 Overall exposure	312,368		312,368	
3 Unweighted capital requirements ("going-concern") on the basis of the leverage ratio				
4 Total	14,447	4.625%	14,447	4.625%
5 of which CET1: Minimum	4,686	1.500%	4,686	1.500%
6 of which CET1: Capital buffer	5,076	1.625%	5,076	1.625%
7 of which AT1: Minimum	4,686	1.500%	4,686	1.500%
8 Eligible capital ("going-concern")				
9 Core capital (Tier1)	20,686	6.622%	20,686	6.622%
10 of which CET1	20,686	6.622%	20,686	6.622%
11 of which AT1 High-trigger	–	0.000%	–	0.000%
13 Unweighted capital requirements for loss absorbing capital ("gone-concern") on the basis of the leverage ratio				
14 Total according size and market share ³	4,764	1.525%	8,590	2.750%
16 Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO ⁴	–1,588	–0.508%	–2,055	–0.658%
17 Total (net)	3,176	1.017%	6,535	2.092%
18 Eligible loss absorbing capital ("gone-concern")				
19 Total	6,535	2.092%	6,535	2.092%
20 of which CET1, which is used to fulfill gone-concern requirements ⁵	3,184	1.019%	3,184	1.019%
21 of which Additional Tier 1, which is used to fulfill gone-concern requirements ⁶	925	0.296%	925	0.296%
26 of which Bail-in Bonds	2,426	0.777%	2,426	0.777%

1 Gone-Concern requirements taking into account the transitional rules pursuant to ERV Art. 148j until December 31, 2025

2 Gone-concern requirements after transitional phase as of 1 January 2026 and taking into account FINMA requirements for an approvable emergency plan at the level of Raiffeisen Group.

3 Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement pursuant to CAO, which is listed in the «Transitional rules» column pursuant to Article 148j CAO. In accordance with the final rules and as a prerequisite for an approvable emergency plan, FINMA stipulated higher requirements in terms of gone-concern funds at the level of 7.86% (risk-weighted view) and 2.75% (unweighted view) for the Raiffeisen Group in comparison with the regulatory requirements under CAO. These emergency plan requirements, which Raiffeisen meets in full with bail-in bonds and reclassification of excess going-concern capital with effect from 31 December 2022, are presented in the «Final rules» column.

4 If a systemically important bank holds the additional funds in the form of core capital, the requirement pursuant to Article 132 (4) CAO is reduced. The requirements may be reduced by one third at the most. Since Raiffeisen reclassifies excess going-concern capital to meet the gone-concern requirements, this reduction can be used, which is why the figures shown take into account the reduction pursuant to Article 132 (4) CAO.

5 With effect from 31 December 2022, the Raiffeisen Group reclassifies excess CET1 capital based on full gone-concern emergency plan requirements, without applying transitional provisions.

6 High trigger Additional Tier 1 capital is reclassified and used to fulfill gone-concern requirements.

Raiffeisen Switzerland

Key metrics

KM1: Key metrics

KM1: Key metrics

	a	b	c	d	e
in CHF million (unless stated otherwise)	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Available capital					
1 Common Equity Tier 1 (CET1)	2,872	2,858	2,842	2,842	2,850
2 Tier 1	3,797	3,783	3,767	3,767	3,775
3 Total capital	5,553	5,547	5,758	5,334	5,205
Risk-weighted assets					
4 Total risk-weighted assets (RWA) ¹	14,013	15,158	14,922	14,589	13,950
4a Total risk-weighted assets (RWA) (pre-floor) ¹	14,013	n.a.	n.a.	n.a.	n.a.
Risk-based capital ratios as a percentage of RWA					
5 CET1 ratio (%)	20.5%	18.9%	19.0%	19.5%	20.4%
5b CET1 ratio (%) (pre-floor ratio) ¹	20.5%	n.a.	n.a.	n.a.	n.a.
6 Tier 1 ratio (%)	27.1%	25.0%	25.2%	25.8%	27.1%
6b Tier 1 ratio (%) (pre-floor ratio) ¹	27.1%	n.a.	n.a.	n.a.	n.a.
7 Total capital ratio (%)	39.6%	36.6%	38.6%	36.6%	37.3%
7b Total capital ratio (%) (pre-floor ratio) ¹	39.6%	n.a.	n.a.	n.a.	n.a.
Additional CET1 buffer requirements as a percentage of RWA					
8 Capital conservation buffer requirement (2.5% from 2019) (%)	2.5%	2.5%	2.5%	2.5%	2.5%
9 Countercyclical buffer requirement (%)	0.0%	0.0%	0.0%	0.0%	0.0%
10 Bank G-SIB and/or D-SIB additional requirements (%)	0.0%	0.0%	0.0%	0.0%	0.0%
11 Total of bank CET1 specific buffer requirements (%)	2.5%	2.5%	2.5%	2.5%	2.5%
12 CET1 available after meeting the bank's minimum capital requirements (%)	16.0%	14.4%	14.5%	15.0%	15.9%
Target capital ratios in accordance with note 8 of the CAO²					
12b Countercyclical buffer (Articles 44 and 44a CAO)	0.0%	0.0%	0.0%	0.0%	0.0%

KM1: Key metrics

	a	b	c	d	e
in CHF million (unless stated otherwise)	31.03.2025	31.12.2024	30.09.2024	30.06.2024	31.03.2024
Basel III Leverage Ratio					
13 Total Basel III leverage ratio exposure measure	71,944	73,776	74,130	76,894	76,914
14 Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) ³	n.a.	n.a.	n.a.	n.a.	n.a.
14b Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)	5.3%	5.1%	5.1%	4.9%	4.9%
14c Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets ³	n.a.	n.a.	n.a.	n.a.	n.a.
14d Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets	5.2%	n.a.	n.a.	n.a.	n.a.
14e Minimal capital requirements (as of 2025 according to Art. 42 CAO)	2,158	1,213	1,194	1,167	1,116
Liquidity Coverage Ratio⁴					
15 Total high-quality liquid assets (HQLA)	46,597	46,940	48,901	47,631	47,131
16 Total net cash outflow	35,188	34,329	35,743	34,805	33,724
17 LCR ratio (%)	132.4%	136.7%	136.8%	136.9%	139.8%
Net Stable Funding Ratio (NSFR)					
18 Total available stable funding	48,846	48,891	47,818	46,512	45,415
19 Total required stable funding	22,259	22,461	21,927	19,732	18,887
20 NSFR ratio (%)	219.4%	217.7%	218.1%	235.7%	240.5%

1 The decline in RWA is attributable to the introduction of Basel III Final as of 1 January 2025. No output floor is currently used at the Raiffeisen Switzerland level.

2 Systemically important banks can refrain from publishing rows 12a, 12c, 12d, 12e (note 8 of the CAO not applicable).

3 Raiffeisen is not affected by a temporary exception for central bank balances, which is why no figures are published here.

4 Average daily closing averages of all business days in the reporting quarter.

Appendix 3: Disclosure of systemically important banks

Risk-based capital requirements on the basis of capital ratios - Raiffeisen Switzerland

Table 1: Risk-based capital requirements on the basis of capital ratios

31.03.2025	Transition rules		Final rules ¹	
	CHF million	In % Ratio	CHF million	In % Ratio
1 Basis of assessment				
2 Risk-weighted positions (RWA)	14,013		14,013	
3 Risk-based capital requirements ("going-concern") on the basis of capital ratios				
4 Total	1,858	13.262%	1,858	13.262%
5 of which CET1: Minimum	631	4.500%	631	4.500%
6 of which CET1: Capital buffer	619	4.420%	619	4.420%
7 of which CET1: Anti-cyclical capital buffer	6	0.042%	6	0.042%
8 of which AT1: Minimum	490	3.500%	490	3.500%
9 of which AT1: Capital buffer	112	0.800%	112	0.800%
10 Eligible capital ("going-concern")				
11 Core capital (Tier1)	3,797	27.096%	3,797	27.096%
12 of which CET1	2,872	20.495%	2,872	20.495%
13 of which AT1 High-trigger	925	6.601%	925	6.601%
15 Risk-based capital requirements for loss absorbing capital ("gone-concern") on the basis of capital ratios				
16 Total according size and market share (reflection going-concern-requirement) ²	641	4.572%	741	5.288%
18 Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO	–	0.000%	–	0.000%
19 Total (net)	641	4.572%	741	5.288%
20 Eligible loss absorbing capital ("gone-concern")				
21 Total	2,426	17.314%	2,426	17.314%
22 of which CET1, which is used to fulfill gone-concern requirements	–	0.000%	–	0.000%
28 of which Bail-in Bonds	2,426	17.314%	2,426	17.314%

¹ Gone-concern capital requirements after transitional phase as of 1 January 2026.

² Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement. At the level of the individual institution, no additional gone concern requirements from the emergency plan are applied, as is the case at Group level.

Unweighted capital requirements on the basis of leverage ratio - Raiffeisen Switzerland

Table 2: Unweighted capital requirements on the basis of leverage ratio

31.03.2025	Transition rules ¹		Final rules ²	
	CHF million	In % LRD	CHF million	In % LRD
1 Basis of assessment				
2 Overall exposure	71,944		71,944	
3 Unweighted capital requirements ("going-concern") on the basis of the leverage ratio				
4 Total	2,712	3.770%	3,327	4.625%
5 of which CET1: Minimum	1,079	1.500%	1,079	1.500%
6 of which CET1: Capital buffer	540	0.750%	1,169	1.625%
7 of which AT1: Minimum	1,094	1.520%	1,079	1.500%
8 Eligible capital ("going-concern")				
9 Core capital (Tier1)	3,797	5.278%	3,797	5.278%
10 of which CET1	2,872	3.992%	2,872	3.992%
11 of which AT1 High-trigger	925	1.286%	925	1.286%
13 Unweighted capital requirements for loss absorbing capital ("gone-concern") on the basis of the leverage ratio				
14 Total according size and market share ³	921	1.280%	1,331	1.850%
16 Reductions based on the holding of additional reserves in the form of CET1 or convertible capital as defined in Article 132 (4) CAO	–	0.000%	–	0.000%
17 Total (net)	921	1.280%	1,331	1.850%
18 Eligible loss absorbing capital ("gone-concern")				
19 Total	2,426	3.372%	2,426	3.372%
20 of which CET1, which is used to fulfill gone-concern requirements	–	0.000%	–	0.000%
26 of which Bail-in Bonds	2,426	3.372%	2,426	3.372%

1 In application of article 4 (3) Banking Act, Raiffeisen Switzerland is granted relief in the form of an extension of the transitional provisions until 31 December 2028.

2 Gone-concern capital requirements after transitional phase as of 31 December 2028.


3 Requirements in terms of additional loss-absorbing funds are based on the total requirement consisting of the basic requirements and the mark-ups pursuant to Article 129 CAO. In the case of a systemically important bank that does not operate internationally, these amount to 40% of the total requirement. At the level of the individual institution, no additional gone concern requirements from the contingency planning are applied, as is the case at the Group level.

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