

News release

Raiffeisen emergency plan rated effective

- **The Raiffeisen emergency plan has been rated effective**
- **Raiffeisen fully complies with the additional loss-absorbing capital required under the emergency plan**

St.Gallen, 5 April 2023. As a systemically important banking group, Raiffeisen is legally obliged to draw up an emergency plan with the aim of maintaining systemically important functions in the event of a threat of insolvency. FINMA has rated the emergency plan of the Raiffeisen Group and deemed it effective for the first time.

As of 31 December 2022, Raiffeisen had fully built up the additional loss-absorbing capacity (gone concern capital) required in the event of an emergency without making use of the transitional provisions. As a result, the emergency plan meets the requirements for maintaining systemically important functions without interruption in the event of a threat of insolvency.

Stable and secure

As a systemically important banking group, Raiffeisen is required to hold larger capital buffers. Raiffeisen has an excellent capitalisation as indicated by the risk-weighted total loss-absorbing capacity (TLAC) ratio of 24.9% as of 31 December 2022. The Group's liquidity situation is also extremely robust. The short-term liquidity coverage ratio is 168.4%, significantly higher than the regulatory minimum of 100%. The net stable funding ratio (NSFR) remains a consistently high 140.9%, underlining the stable and sustainable funding for the loans of the Raiffeisen Group. The supervisory disclosure for Q4 2022 will be released with the corporate reporting on 21 April 2023.

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Raiffeisen: third-largest banking group in Switzerland

The Raiffeisen Group is Switzerland's leading retail bank. With about 2 million cooperative members and 3.64 million clients, the Group is the third-largest player in the Swiss banking market. The Raiffeisen Group is present at 803 locations throughout Switzerland. The 220 legally autonomous Raiffeisen cooperative banks are members of the Raiffeisen Switzerland Cooperative, which performs strategic and supervisory functions for the whole Raiffeisen Group. The Raiffeisen Group offers private individuals and corporate clients the full range of products and services via its Group companies, cooperative ventures and participations. On 31 December 2022, the Raiffeisen Group had CHF 242 billion in assets under management and around CHF 215 billion in loans to clients. The market share in the mortgage business is 17.6%. Total assets amount to CHF 281 billion.

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