

Raiffeisen Group key figures ¹	31/12/17	31/12/16	31/12/15	31/12/14	31/12/13
Balance sheet (CHF million)					
Total assets	227,728	218,590	205,748	188,404	176,324
Amounts due in respect of customer deposits	164,085	158,254	150,272	141,545	135,001
Medium-term notes	836	1,178	1,647	2,262	3,056
Client monies	164,921	159,432	151,920	143,807	138,057
Receivables from clients	7,916	8,019	7,885	7,815	7,664
Mortgage receivables	172,622	165,426	158,594	150,731	143,497
Loans	180,538	173,445	166,479	158,546	151,162
Customer deposits in % of loans to clients	90.9%	91.2%	90.3%	89.3%	89.3%
Equity (including minority interests)	15,700	14,390	13,326	12,060	11,208
ROE (Group return on equity)	6.1%	5.4%	6.4%	6.5%	6.6%
Income statement (CHF million)					
Gross result from interest operations	2,250.5	2,229.8	2,187.9	2,133.6	2,130.5
Net result from interest operations	2,248.2	2,219.4	2,176.8	2,135.3	2,135.2
Result from commission business and services	494.3	466.8	462.7	429.0	395.7
Result from trading activities	230.4	227.9	209.3	157.8	185.4
Other result from ordinary activities	337.0	194.3	167.1	106.7	79.1
Operating income	3,309.9	3,108.4	3,015.9	2,828.8	2,795.4
Personnel expenses	-1,395.4	-1,381.1	-1,329.8	-1,265.1	-1,209.6
General and administrative expenses	-618.1	-606.5	-557.6	-500.1	-513.2
Operating expenses	-2,013.5	-1,987.6	-1,887.4	-1,765.3	-1,722.8
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-188.4	-260.1	-181.3	-163.8	-178.4
Value adjustments, provisions and losses	0.5	-6.0	-3.8	-8.7	-23.0
Operating result	1,108.4	854.7	943.4	891.0	871.2
Extraordinary income	115.7	70.9	63.7	46.4	17.5
Changes in reserves for general banking risks	-80.0	0.0	0.0	0.0	0.0
Profit before tax	1,144.2	925.6	1,007.0	937.5	888.7
Taxes	-233.4	-173.8	-200.7	-176.7	-172.8
Minority interests in group profit	6.3	2.2	1.3	-1.4	0.6
Group profit	917.1	754.1	807.7	759.4	716.5
Cost/income ratio	60.8%	63.9%	62.6%	62.4%	61.6%
Equity (CHF million) / Liquidity²					
Risk-weighted positions	96,328	91,383	87,459	83,520	80,524
Mandatory capital	7,706	7,311	6,997	6,682	6,442
Eligible "hard" core capital (net CET1)	15,275	13,923	12,545	11,590	10,955
Total eligible capital (regulatory capital)	16,744	15,468	14,369	12,760	12,005
Core capital ratio (CET1 ratio)	15.9%	15.2%	14.3%	13.9%	13.6%
Total capital ratio	17.4%	16.9%	16.4%	15.3%	14.9%
Leverage Ratio	7.1%	6.8%	6.7%	6.5%	0.0%
Liquidity coverage ratio (LCR)	131.2%	125.0%	98.7%	0.0%	0.0%
Value adjustments, provisions and losses (CHF million)					
Value adjustments and provisions					
Value adjustments for default risks	207.6	223.6	222.8	235.8	251.6
- in % of loans to clients	0.115%	0.129%	0.134%	0.149%	0.166%
Provisions for default risks (off balance sheet)	14.1	13.4	15.2	13.3	13.7
Provisions for other business risks	20.1	30.0	22.6	44.0	50.1
Provisions for legal expenses	7.1	8.6	9.0	13.1	13.7
Provision for deferred taxes	907.4	851.5	830.8	793.4	765.6
Impaired loans (gross)	805.2	905.1	873.3	915.1	918.9
Impaired loans (net)	212.7	232.9	228.7	254.0	273.0
Non-performing loans	525.3	460.8	505.0	461.9	378.9
Losses for the period					

Recognized credit related losses	6.6	0.7	1.0	1.4	1.1
Appropriate application of provisions for default risks	15.0	15.3	27.7	17.7	16.7
Total losses on lending business	21.6	15.9	28.7	19.1	17.8
- in % of loans	0.012%	0.009%	0.017%	0.012%	0.012%
Recorded other losses	2.2	1.5	1.7	2.1	4.2
Appropriate application of provisions for other risks	9.7	4.2	14.4	15.5	7.2
Gross new provisions for default risks	68.6	72.6	67.0	71.7	62.4
- in % of loans	0.039%	0.043%	0.041%	0.046%	0.042%

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Additional information

Market data

Market share in mortgages (%)	17.5%	17.2%	16.9%	16.6%	16.3%
Number of members	1,890,126	1,876,687	1,862,032	1,846,747	1,828,202

Client assets

Custody account volumes (CHF million)	47,297	46,980	45,189	42,892	41,353
Assets under management (CHF million)	209,592	202,795	208,856	199,010	187,297

Resources

Number of full-time positions	9,411	9,276	9,286	9,028	8,887
Number of trainees	740	755	765	784	791
Number of employees (per capita)	11,158	11,026	11,046	10,755	10,593
Number of Raiffeisen banks	255	270	292	305	316
Number of locations of Raiffeisen banks	628	656	673	682	690
Number of branches of Raiffeisen Switzerland	6	6	6	6	6
Number of locations of Raiffeisen Switzerland	10	10	10	10	8
Number of locations of Notenstein La Roche Ltd	13	13	13	12	12
Total number of Raiffeisen locations	912	955	994	1,015	1,032

Long-term rating

Moody's Long-term rating	Aa2	Aa2	Aa2	Aa3	Aa3
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1 All values according to the new accounting rules for banks (ARB)

2 According to regulations for systemically important banks