

Raiffeisen Group key figures ¹	31/12/16	31/12/15	31/12/14	31/12/13	31/12/12
Balance sheet (CHF million)					
Total assets	218,560	205,748	188,404	176,324	167,854
Amounts due in respect of customer deposits	158,254	150,272	141,545	135,001	128,822
Medium-term notes	1,178	1,647	2,262	3,056	4,230
Client monies	159,432	151,920	143,807	138,057	133,052
Receivables from clients	8,019	7,885	7,815	7,664	7,736
Mortgage receivables	165,426	158,594	150,731	143,497	135,762
Loans	173,445	166,479	158,546	151,162	143,499
Customer deposits in % of loans to clients	91.2%	90.3%	89.3%	89.3%	89.8%
Equity capital (including minority interests)	14,390	13,326	12,060	11,208	10,498
ROE (Group return on equity)	5.4%	6.4%	6.5%	6.6%	6.2%
Income statement (CHF million)					
Gross result from interest operations	2,229.8	2,187.9	2,133.6	2,130.5	2,092.6
Net result from interest operations	2,219.4	2,176.8	2,135.3	2,135.2	2,089.5
Net income from commission business and service transactions	466.8	462.7	429.0	395.7	367.7
Net trading income	227.9	209.3	157.8	185.4	190.5
Other ordinary result	183.1	167.1	106.7	79.1	61.4
Operating income	3,097.2	3,015.9	2,828.8	2,795.4	2,709.1
Personnel expenditure	-1,381.1	-1,329.8	-1,265.1	-1,209.6	-1,283.3
Operating expenditure	-598.2	-557.6	-500.1	-513.2	-502.3
Total operating expenditure	-1,979.3	-1,887.4	-1,765.3	-1,722.8	-1,785.6
Value adjustments on participations and depreciation and amortisation of tangible fixed assets and intangible assets	-260.1	-181.3	-163.8	-178.4	-198.4
Value adjustments, provisions and losses	-3.1	-3.8	-8.7	-23.0	-23.9
Operating result	854.7	943.4	891.0	871.2	701.1
Extraordinary income	70.9	63.7	46.4	17.5	82.7
Profit before tax	925.6	1,007.0	937.5	888.7	783.9
Taxes	-173.8	-200.7	-176.7	-172.8	-149.4
Minority interests in group profit	2.2	1.3	-1.4	0.6	0.4
Group profit	754.1	807.7	759.4	716.5	634.8
Cost/income ratio	63.9%	62.6%	62.4%	61.6%	65.9%
Equity capital (CHF million) / Liquidity²					
Risk-weighted positions	91,382	87,459	83,520	80,524	79,276
Mandatory capital	7,311	6,997	6,682	6,442	6,342
Eligible "hard" core capital (net CET1)	13,950	12,545	11,590	10,955	9,970
Total eligible capital (regulatory capital)	15,496	14,369	12,760	12,005	10,190
CET1 ratio	15.3%	14.3%	13.9%	13.6%	12.6%
Total capital ratio	17.0%	16.4%	15.3%	14.9%	12.9%
Leverage Ratio	6.8%	6.7%	6.5%	0.0%	0.0%
Liquidity coverage ratio (LCR)	125.0%	98.7%	0.0%	0.0%	0.0%
Value adjustments, provisions and losses (CHF million)					
Value adjustments and provisions					
Value adjustments for default risks	223.6	222.8	235.8	251.6	270.0
- in % of loans to clients	0.129%	0.134%	0.149%	0.166%	0.188%
Provisions for default risks	13.4	15.2	13.3	13.7	12.5
Provisions for other business risks	30.0	22.6	44.0	50.1	39.0
Provisions for legal expenses	8.6	9.0	13.1	13.7	12.5
Provision for deferred taxes	851.5	830.8	793.4	765.6	730.5
Impaired loans (gross)	905.1	873.3	915.1	918.9	990.8
Impaired loans (net)	232.9	228.7	254.0	273.0	293.1
Non-performing loans	460.8	505.0	461.9	378.9	389.7
Losses for the period					
Losses relevant to the P&L account booked during the year	0.7	1.0	1.4	1.1	1.0

Appropriate application of provisions for default risks	15.3	27.7	17.7	16.7	26.0
Total losses on lending business	15.9	28.7	19.1	17.8	26.9
- in % of loans	0.009%	0.017%	0.012%	0.012%	0.019%
Recorded other losses	1.5	1.7	2.1	4.2	3.4
Appropriate application of provisions for other risks	4.2	14.4	15.5	7.2	2.4
Gross new provisions for default risks	72.6	67.0	71.7	62.4	68.3
- in % of loans	0.043%	0.041%	0.046%	0.042%	0.049%

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Additional information

Market data

Market share in mortgages (%)	17.2%	16.9%	16.6%	16.3%	16.1%
Number of members	1,876,687	1,862,032	1,846,747	1,828,202	1,794,855

Client assets

Custody account volumes (CHF million)	46,980	45,189	42,892	41,353	41,085
Client assets under management (CHF million)	202,795	208,856	199,010	187,297	173,149

Resources

Number of employees (per capita)	9,276	9,286	9,028	8,887	8,797
Number of trainees	755	765	784	791	820
Number of full-time positions	11,026	11,046	10,755	10,593	10,540
Number of Raiffeisen banks	270	292	305	316	321
Number of branches of Raiffeisen banks	656	673	682	690	736
Number of branches of Raiffeisen Switzerland	6	6	6	6	6
Number of sub-branches of Raiffeisen Switzerland	10	10	10	8	8
Number of sub-branches of Notenstein La Roche Ltd	13	13	12	12	13
Total number of Raiffeisen locations	955	994	1,015	1,032	1,084

Long-term rating

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

2 According to regulations for systemically important banks