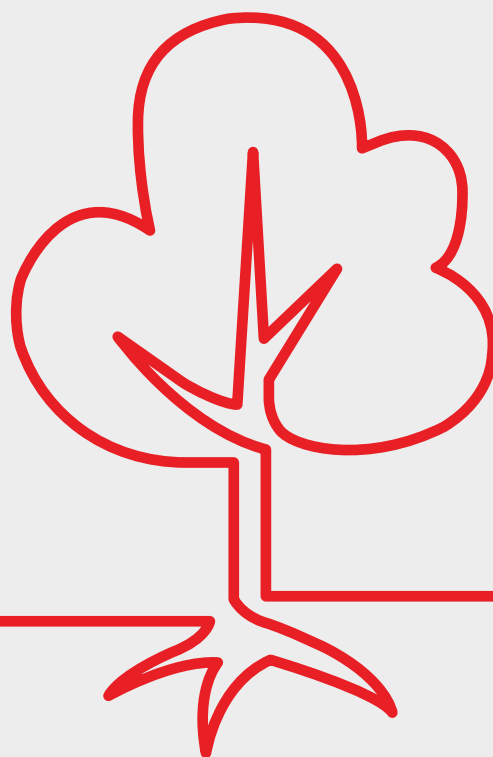


RAIFFEISEN

2022

GRI content index



Content

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GRI content index

Since 2018, Raiffeisen has based its reporting on the standards of the Global Reporting Initiative (Standards 2021). This GRI content index refers to the relevant information in the Raiffeisen Annual Report 2022 (report.raiffeisen.ch).

Foundation

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|---|----------------------|--|
| GRI 1: Foundation (2021) | | |
| GRI content index | | This document. |
| Declaration of reporting in accordance with the GRI standards | Annual Report, p. 67 | Raiffeisen has reported in accordance with the GRI Standards for the period of 1 January 2022 to 31 December 2022. |
| Material topics | | The following material topics were identified: Active ownership, Training and Education, CO ₂ emissions, Anti-corruption, Marketing and labeling, Product portfolio, Protecting client data, Socioeconomic compliance, Diversity and equal opportunity, Economic performance. |
| Non-material topics | Annual Report, p. 65 | According to the calculations based on the materiality analysis, Raiffeisen has identified the following topics as non-material (baseline topics): Indigenous peoples' rights, Materials, Water, Freedom of association and collective bargaining, Wastewater and waste, Biodiversity, Customer health and safety, Forced and compulsory labour, Child labour, Safety practices, Environmental compliance, Audit, Human rights audit, Procurement practices/supplier assessment, Worker-employer relationship, Energy, Occupational health and safety, Employment, Market presence, Anti-competitive behaviour, Local community, Political influence, Indirect economic impact, Gender equality. |

GRI 2: General Disclosures (2021)

The organisation and its reporting principles

2-1 Organisational details

| | | |
|--------------------------------|---------------------------------|--|
| Legal name of the organisation | Annual Report, p. 207 | |
| Location of headquarters | Annual Report, p. 207 | |
| Location of operations | Annual Report, pp. 100, 107–112 | In addition, the Raiffeisen Group has operations throughout Switzerland. Raiffeisen Switzerland and the Raiffeisen banks do not have a sales network outside Switzerland. Relationships with clients domiciled abroad are, in principle, entered into reactively in line with the Raiffeisen Group's basic strategy. |
| Ownership and legal form | Annual Report, pp. 107–114 | |

2-2 Entities included in the organisation's sustainability reporting

| | | |
|--|----------------------------|--|
| Entities included in the consolidated financial statements | Annual Report, pp. 109–114 | |
|--|----------------------------|--|

2-3 Reporting period, frequency and contact point

| | | |
|--|--|---|
| Reporting period | | 1 January 2022 to 31 December 2022. This period also applies to the financial reporting. |
| Reporting cycle | | Annually |
| Contact point for questions regarding the report | | Raiffeisen Switzerland, Corporate Responsibility & Sustainability nachhaltigkeit@raiffeisen.ch |
| Date of most recent report | | 21 April 2023. |

2-4 Restatements of information

| | | |
|-----------------------------|----------------------|--|
| Restatements of information | Annual Report, p. 61 | GRI 404-1: Reformulation due to an accidental interchange of the figures for 2020 and 2021 in the previous year. |
|-----------------------------|----------------------|--|

2-5 External assurance

| | | |
|--------------------|--------------------------|---|
| External assurance | Annual Report, pp. 88–89 | Ernst & Young Ltd. provided limited assurance on GRI disclosures in the Raiffeisen Group's Sustainability Report. |
|--------------------|--------------------------|---|

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|---|---|--|
| Activities and Workers | | |
| 2-6 Activities, value chain, and other business relationships | | |
| Activities, brands, products and services | Annual Report, pp. 14–18, 44–53 | |
| Markets served | Annual Report, p. 85 | |
| Scale of the organisation | Employees: Annual Report, p. 57; Branches: Annual Report, pp. 107–112; Net sales: Annual Report, p. 145; Total capitalisation: Annual Report, p. 149; Scope of products and services provided: Annual Report, pp. 144–145 | |
| Supply chain | Annual Report, pp. 74–76, 80–81 | |
| Significant changes to the organisation and its supply chain | Annual Report, pp. 8–11 | |
| 2-7 Employees | | |
| Scale of the organisation (total number of employees) | Annual Report, p. 57 | Terms deviating from GRI are defined as follows: temporary employees = temporary staff (temporary workers / interns) full-time employees = full-time employees part-time employees = part-time employees Non-guaranteed hours employees are currently not directly calculated and can therefore not be disclosed at this time. Possible disclosure is being evaluated for the future. |
| Information on employees and other workers | Annual Report, p. 57 | In addition, numbers are reported in the head count as at 31 December 2022. There were no significant fluctuations during the reporting period. Information incomplete: Employees abroad are currently not disclosed by employee category. Possible disclosure is being evaluated for the future. |
| 2-8 Workers who are not employees | | |
| Information on employees and other workers (information on workers who are not employees) | Annual Report, p. 57 | In addition, independent contractors do not represent a significant proportion of the workforce, except in the IT department (number of permanent and temporary employees in IT department). Numbers are reported in the head count as at 31 December 2022. There were no significant fluctuations during the reporting period. More specific data is currently unavailable. This category covers employees who are designated as “external employees”. |
| Governance | | |
| 2-9 Governance structure and composition | | |
| Governance structure, including the committees of the highest governance body | Annual Report, pp. 18, 66–68, 117–128 | |
| Committees of the highest governance body responsible for ESG topics | Annual Report, pp. 18, 66–68, 115–126 | In addition, with the exception of members of the Board of Directors of three Raiffeisen banks, no Raiffeisen Group executives sit on the Board of Directors of Raiffeisen Switzerland. Two members are female (22%); one member comes from Ticino and two from French-speaking Switzerland. |
| 2-10 Nomination and selection of the highest governance body | | |
| Nominating and selecting the highest governance body | Annual Report, pp. 117–123 | In addition, the Board of Directors of Raiffeisen Switzerland submits nominations to the General Meeting; representatives of the Raiffeisen banks are involved in the nomination process. There is no explicit requirement for gender diversity, the representation of other stakeholders or expertise in economic, environmental and social issues, but these are typically taken into consideration when assessing candidates. Raiffeisen generally meets the requirements imposed by FINMA in Circular 2017/1 “Corporate governance – banks” regarding the independence of the Board of Directors as the top management body. |
| 2-11 Chair of the highest governance body | | |
| Chair of the highest governance body | Annual Report, pp. 115, 117 | In addition, the Chairman of the Board of Directors of Raiffeisen Switzerland is not – and by law is prohibited from being – part of the Executive Board of Raiffeisen Switzerland. |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|---|--|--|
| 2-12 Role of the highest governance body in overseeing the management of impacts | | |
| Consulting stakeholders on economic, environmental and social topics | Annual Report, pp. 64–65, 69–70 | In addition, the Board of Directors does not maintain a systematic stakeholder management process regarding economic, environmental and social issues. However, members of the Board of Directors are free to engage with stakeholders. |
| Role of highest governance body in setting purpose, values, and strategy | Annual Report, pp. 18, 64–68, 115–125 | |
| Identifying and managing economic, environmental, and social impacts | Annual Report, pp. 64–68 | |
| Effectiveness of risk management processes | Annual Report, pp. 68, 73–74; TCFD Supplement to the Annual Report, pp. 2–3, 17–18 | In addition, the Board of Directors of Raiffeisen Switzerland bears responsibility for the adequacy and effectiveness review of the entire risk management process. It does not explicitly categorise economic, environmental and social factors. However, these factors are included in the regular review if they affect the risk management process. |
| 2-13 Delegation of responsibility for managing impacts | | |
| Delegating authority | Annual Report, pp. 66–68 | |
| Executive-level responsibility for economic, environmental, and social topics | Annual Report, pp. 66–68 | |
| 2-14 Role of the highest governance body in sustainability reporting | | |
| Role of the highest governance body in sustainability reporting | Annual Report, pp. 64–68 | Sustainability reports are approved first by the Executive Board and then by Raiffeisen Switzerland's Board of Directors as part of the Annual Report. |
| 2-15 Conflicts of interest | | |
| Conflicts of interest | Annual Report, pp. 72–73, 106–133 | Raiffeisen Switzerland's Terms and Conditions of Business set out the rules for avoiding conflicts of interest on the Board of Directors, Board committees and the Executive Board of Raiffeisen Switzerland. A similar provision set out in the Raiffeisen banks' Terms and Conditions of Business applies to the Raiffeisen banks. Under these Terms and Conditions of Business, people cannot be elected to the Board of Directors if professional or other circumstances expose them to conflicts of interest that would significantly impair their ability to exercise their mandate. Members of the same family and registered partners may not be members of the same Board of Directors at the same time. Members of the governing bodies disclose their existing and past (up to and including 5 years) interests (public offices, economic and others) once a year and ad hoc in case of changes by means of a form to a higher control body. Members of the Board of Directors (and members of the Executive Board) recuse themselves from any transactions that affect their own interests or those of related parties or companies with which they are personally affiliated. At Raiffeisen Switzerland, the Board of Directors ensures compliance with these disclosure and recusal obligations. It reviews the personal affiliations of the members of the Board of Directors, Executive Board and Internal Auditing every year. More information is currently not systematically collected and can therefore not be disclosed at this time. Possible disclosure is being evaluated for the future. |
| 2-16 Communication of critical concerns | | |
| Communicating critical concerns | Annual Report, pp. 72–76 | In addition, as part of the annual Legal & Compliance reporting to the Board of Directors. |
| Nature and total number of critical concerns | | Various types of critical concerns can be brought to the attention of the Board of Directors of Raiffeisen Switzerland. These may be addressed by the Board of Directors and its committees. However, concerns are not categorised as critical or non critical. Hence, the total number of concerns is not systematically recorded and cannot be disclosed at the moment. Possible disclosure is being evaluated for the future. |
| 2-17 Collective knowledge of the highest governance body | | |
| Collective knowledge of the highest governance body | Annual Report, pp. 66–68, 115–125 | Currently, there is no specific trainings/education being implemented for the highest governance body. This will be evaluated going forward. The Corporate Responsibility Department informs the Executive Board and the Strategy and Innovation Committee of the Board of Directors at least twice a year and the full Board of Directors at least once a year on sustainability issues. |
| 2-18 Evaluation of the performance of the highest governance body | | |
| Evaluation of the performance of the highest governance body | Annual Report, pp. 66–68, 115–125 | In addition, the General Meeting assesses the performance of Raiffeisen Switzerland's Board of Directors by approving the annual report, ratifying the actions of the Board of Directors and electing and dismissing members of the Board of Directors. The Board of Directors also conducts an annual self-assessment. There is no specific assessment in terms of the management of economic, environmental and social topics. . |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--|--|--|
| 2-19 Remuneration policies | | |
| Remuneration policies | Remuneration Report, pp. 134–141 | In addition, environmental factors are currently not part of the remuneration policy. No information can currently be provided on GRI 2-19-iv, as this component is not systematically regulated and therefore no information can be disclosed. A possible disclosure will be examined for the future. |
| 2-20 Process to determine remuneration | | |
| Process for determining remuneration | Remuneration Report, pp. 134–141 | |
| Stakeholders' involvement in remuneration | Remuneration Report, pp. 134–141 | In addition, the Board of Directors of Raiffeisen Switzerland unanimously approved at its meeting held on 2 November 2021, the remuneration regulations of Raiffeisen Switzerland for members of the Board of Directors. |
| 2-21 Annual total compensation ratio | | |
| Ratio of total annual compensation of the highest-paid person in the organisation to the median annual total compensation for all employees (excluding the highest-paid person). | Remuneration Report, p. 140 | |
| Ratio of percentage increase in total annual compensation of the highest-paid person in the organisation to the median percentage increase in annual total compensation for all employees (excluding the highest-paid person). | Remuneration Report, p. 140 | |
| Strategy, policies and practices | | |
| 2-22 Statement on sustainable development strategy | | |
| Statement on sustainable development strategy | Annual Report, pp. 4–5 | |
| 2-23 Policy commitments | | |
| Precautionary principle or approach | | The precautionary principle is a guiding principle of Swiss environmental law (Art. 1 (2) of the Environmental Protection Act). Raiffeisen observes the precautionary principle by respecting the Swiss legal framework. While the precautionary principle is not explicitly recognised, it is part of Raiffeisen's self-image. |
| Values, principles, standards and behavioural standards | Annual Report, pp. 4–5, 12–18, 63–66, 72–76, 115 | Raiffeisen complies with all relevant and applicable laws and ordinances and implements them appropriately in internal regulations and directives (e.g. personnel regulations). In addition, raiffeisen.ch/rch/de/ueber-uns/organisation/leitbild.html |
| 2-24 Embedding policy commitments | | |
| Embedding policy commitments | Annual Report, pp. 66, 69–70, 72–75 | |
| 2-25 Processes to remediate negative impacts | | |
| Processes to remediate negative impacts | Annual Report, pp. 60, 71–76, 86, 88 | |
| 2-26 Mechanisms for seeking advice and raising concerns | | |
| Mechanisms for seeking advice and raising concerns | Annual Report, pp. 60, 71–76, 84–85, 87 | Client complaint process, banking ombudsman, whistleblowing process at Raiffeisen Switzerland. |
| 2-27 Compliance with laws and regulations | | |
| Non-compliance with laws and regulations | Annual Report, pp. 76, 88 | Specific numbers on possible violations of laws and regulations are currently not systematically calculated (no internal process defined) and can therefore not be disclosed at this time. Possible disclosure is being evaluated for the future. |
| 2-28 Membership associations | | |
| Membership associations | Annual Report, p. 69 | In addition, Swiss Funds and Asset Management Association SFAMA, Swiss Structured Products Association SSPA, Coordination Domestic Banks, IG Genossenschaftsunternehmen, International Raiffeisen Union |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--------------|-----------|---|
|--------------|-----------|---|

Stakeholder Engagement

2-29 Approach to stakeholder engagement

| | | |
|--|-----------------------------------|--|
| List of stakeholder groups | Annual Report, pp. 69–70, 109–114 | In addition, cooperative members, clients, employees, strategic partners, business associations, NGOs, media, public sector. |
| Identifying and selecting stakeholders | Annual Report, pp. 69–70 | |
| Approach to stakeholder engagement | Annual Report, pp. 69–70, 109–114 | |

2-30 Collective bargaining agreements

| | | |
|----------------------------------|--------------------------|--|
| Collective bargaining agreements | Annual Report, pp. 58–60 | |
|----------------------------------|--------------------------|--|

Material Topics

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--------------|-----------|---|
|--------------|-----------|---|

GRI 3: Material Topics (2021)

3-1 Process to determine material topics

| | | |
|--------------------------------------|--------------------------|--|
| Process to determine material topics | Annual Report, pp. 64–66 | The material topics are reviewed annually in consultation with the stakeholders. In 2022, the following organisations participated in Raiffeisen's stakeholder dialogue: WWF, engageability LLC, Ethos Fund, ResponsAbility Investements AG, Swiss Sustainable Finance, Swiss-Ski, RepRisk, Verband für nachhaltiges Wirtschaften öbu, Inrate. |
|--------------------------------------|--------------------------|--|

3-2 List of material topics

| | | |
|-------------------------|--------------------------|--|
| List of material topics | Annual Report, pp. 64–66 | |
| Changes in reporting | | No material changes, content has been added. The design of the materiality matrix has been improved to better display material topics. |

Series 200 (Economic disclosures)

Economic performance

GRI 3-3: Management of material topic

| | | |
|---------------------|--------------------------|--|
| Management approach | Annual Report, pp. 81–83 | |
|---------------------|--------------------------|--|

GRI 201: Economic performance (2016), FSS requirements for EC1, 2013)

| | | |
|---|---|--|
| 201-1 Direct economic value generated and distributed | Annual Report, p. 82 | Raiffeisen transacts almost all of its business in the Swiss market. 201-1-iii: The "Economic Value Retained (GRI)" is reflected in the position "Bolstering of reserves (self-financing)". Terms deviating from GRI are defined as follows: Direct economic value generated (GRI) = Corporate performance (= operating result) Economic value distributed (GRI) = General and administrative expenses + Extraordinary income and expenses + Value adjustments (...) + Changes to provisions (...) + Personnel + Cooperative members + Government. |
| 201-2 Financial implications of climate change for the organisation and other risks and opportunities due to climate change | TCFD Supplement to the Annual Report, pp. 4–15, 17–18 | The costs for the Swiss Climate Foundation, the compensation of remaining CO ₂ emissions and the internal climate fund for energy efficiency measures amounted to 1,032,502 CHF in 2022. |
| 201-3 Defined benefit plan obligations and other retirement plans | Annual Report, p. 83 | The information missing here will be available at a later date in the separate report of the independent legal entity Raiffeisen Pension Fund (201-3 a–c, e). 201-3 d: raiffeisen.ch/pensionskasse/de/ihre-vorsorge/sparen-und-beitragen/wahl-der-beitragsskala.html (not in the scope of the external assurance). |
| 201-4 Financial assistance received from government | Annual Report, p. 82 | |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--|------------------------------|---|
| Anti-corruption and Socioeconomic Compliance | | |
| GRI 3-3: Management of material topic | | |
| Management approach | Annual Report, pp. 72–76 | |
| GRI 205: Anti-corruption (2016) | | |
| 205-1 Operations assessed for risks related to corruption | Annual Report, pp. 72–73, 76 | |
| 205-2 Communication and training relating to anti-corruption policies and procedures | Annual Report, pp. 72–73, 76 | <p>The information is currently only available for employees of Raiffeisen Switzerland (100%). Due to the cooperative Raiffeisen Group structure, it is currently not possible to collect or report more specific data.</p> <p>Specific information on GRI 205-2-c is currently unavailable (no internal process defined).</p> <p>In addition, members of the Board of Directors of Raiffeisen Switzerland receive an annual report on legal and compliance topics. In addition, a quarterly report is submitted to the Risk Committee of the Board of Directors. This is where corruption issues would be addressed.</p> |
| 205-3 Confirmed incidents of corruption and actions taken | Annual Report, p. 76 | |

Series 300 (Environmental disclosures)

Emissions (GHG)

GRI 3-3: Management of material topic

| | | |
|---------------------|---|---|
| Management approach | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 1, 4–5, 7 | In addition, electricity mix comprising 100% renewable energy. 2022: hydro 94.7%, solar 3.5%, wind 0.3%, biomass 1.5%, geothermal 0%, nuclear 0%. |
|---------------------|---|---|

GRI 305: Emissions (GHG) (2016)

| | | |
|---|--|---|
| 305-1 Direct (Scope 1) GHG emissions | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 7, 19–21 | In addition, the disclosures cover the following greenhouse gases (GHG) from the Greenhouse Gas (GHG) Protocol (or Kyoto Protocol): carbon dioxide (CO ₂), methane (CH ₄), nitrous oxide (N ₂ O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulphur hexafluoride (SF ₆) and nitrogen trifluoride (NF ₃). There are no biogenic emissions. The base year is 2012, which is when Group-wide data collection and modelling began. Changes in the SAP evaluation method and the sale of several subsidiaries (Vescore, Notenstein La Roche, various companies with small energy footprints) required a recalculation of emissions in the 2012 baseline year. Consolidation is based on the financial control approach. The calculation used VfU indicators 16. November 2015 – Version 1.0 of the 2015 update with greenhouse gas conversion factors from ecoinvent 3.1. |
| 305-2 Energy indirect (Scope 2) GHG emissions | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 7, 19–21 | In addition, see 305-1; emissions for Scope 2 are calculated using a market-based approach. |
| 305-3 Other indirect (Scope 3) GHG emissions | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 19–21 | In addition, see 305-1. The disclosures include transports of precious metals and banknotes based on settlement amounts (expenses, charges) and paper consumption. |
| 305-4 GHG emissions intensity | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 19–21 | In addition, see 305-1. The parameter used for the calculation is full-time equivalents (FTEs) including apprentices and trainees (10,165). All the emissions included in Scope 1 to 3 were used for the calculation: building energy (electricity, heat), business travel (passenger and freight), fresh water and paper. |
| 305-5 Reduction of GHG emissions | Annual Report, pp. 83–84, TCFD Supplement to the Annual Report, pp. 19–21 | In addition, see 305-1; due to the method correction (additional data points included), there is an increase in energy consumption and consequently in emissions compared to the previous year. More specific numbers or a breakdown of achieved reductions per measure are currently not systematically collected and can therefore not be published. A possible disclosure will be examined for the future. |
| 305-6 Emissions of ozone-depleting substances (ODS) | | The category is not applicable, the material topic is CO ₂ emissions. |
| 305-7 Nitrogen oxides (NO _x), sulphur oxides (SO _x) and other significant air emissions | | The category is not applicable, the material topic is CO ₂ emissions. |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--------------|-----------|---|
|--------------|-----------|---|

Series 400 (Social topics)

Employment

GRI 401: Employment (2016)

| | | |
|--|--------------------------|---|
| | | No management approach available, as the topic is not material. |
| 401-1 New employee hires and employee turnover | Annual Report, pp. 57–58 | Information incomplete: More specific numbers are currently not directly calculated and can therefore not be disclosed at this time. Possible disclosure is being evaluated for the future. |
| 401-3 Parental leave | Annual Report, p. 58 | Information incomplete: More specific numbers are currently not directly calculated and can therefore not be disclosed at this time. Possible disclosure is being evaluated for the future. |

Training and education

GRI 3-3: Management of material topic

| | | |
|---------------------|------------------------------|--|
| Management approach | Annual Report, pp. 60–62, 87 | |
|---------------------|------------------------------|--|

GRI 404: Training and education (2016)

| | | |
|--|--------------------------|---|
| 404-1 Average hours of training per year per employee | Annual Report, p. 61 | At the moment, only internal offers can be recorded and reported. Although independent forms of self and peer learning are rising sharply and cannot be recorded in terms of time, on average Raiffeisen employees (FTE 9,901) took part in 10.74 hours of training and continuing education (2021: 11.99). This is equivalent to 909 courses held (2021: 887). The number of people who obtained an advisor certification was 343 (2021: 394). |
| 404-2 Programmes for upgrading employee skills and transition assistance programmes | Annual Report, pp. 60–62 | |
| 404-3 Percentage of employees receiving regular performance and career development reviews | Annual Report, p. 59 | Data currently only available for Raiffeisen Switzerland, due to the structure of the Raiffeisen Group. At Raiffeisen Switzerland, all employees receive a regular review (100%). The autonomous Raiffeisen Banks are free to adopt the model of Raiffeisen Switzerland. |

Diversity and equal opportunity

GRI 3-3: Management of material topic

| | | |
|---------------------|----------------------------------|--|
| Management approach | Annual Report, pp. 55–56, 58, 89 | |
|---------------------|----------------------------------|--|

GRI 405: Diversity and equal opportunity (2016)

| | | |
|--|--------------------------|---|
| 405-1 Diversity of governance bodies and employees | Annual Report, pp. 56–57 | |
| 405-2 Ratio of basic salary and remuneration of women to men | Annual Report, p. 58 | As required by law, an equal pay analysis was carried out in 2021 for Raiffeisen Switzerland and a sample consisting of the largest Raiffeisen banks, where this was necessary under the Gender Equality Act (GEA). This showed that there is equal pay for men and women. The methodology used in this study doesn't allow further, more in-depth conclusions at Group level or broken down by category. More specific data is currently unavailable due to the structure of the Raiffeisen Group. |

Marketing and labeling (2016)

GRI 3-3: Management of material topic

| | | |
|---------------------|--------------------------|--|
| Management approach | Annual Report, pp. 84–87 | |
|---------------------|--------------------------|--|

GRI 417: Marketing and labeling (2016)

| | | |
|---|------------------------------|--|
| 417-1 Requirements for product and service information and labeling | Annual Report, pp. 79, 84–87 | In addition, Raiffeisen provides its clients with a variety of information on the products offered (e.g. brochures, website, etc.). In addition, from 2023 onwards, portfolio clients will receive detailed ESG reporting. |
| 417-2 Incidents of non-compliance concerning product and service information and labeling | Annual Report, p. 87 | |
| 417-3 Incidents of non-compliance concerning marketing | Annual Report, p. 87 | |

| GRI standard | Pages/URL | (Additional) information, Reason for omission (incl. explanation) |
|--------------|-----------|---|
|--------------|-----------|---|

Protecting client data

GRI 3-3: Management of material topic

| | | |
|---------------------|--------------------------|--|
| Management approach | Annual Report, pp. 86–87 | In addition, the information security management system (ISMS) includes an instruction and control system with technical and organisational measures to protect (client) data. In addition to the general level of protection, the internal regulations and processes of the Raiffeisen Group define explicit and risk-based actions to protect client data. |
|---------------------|--------------------------|--|

GRI 418: Customer Privacy (2016)

| | | |
|--|--------------------------|--|
| 418-1 Substantiated complaints concerning breaches of client privacy and losses of client data | Annual Report, pp. 86–87 | |
|--|--------------------------|--|

Financial services sector supplement

Product portfolio

GRI 3-3: Management of material topic (2016, including FSS requirements, product portfolio FS1 to FS5, 2013)

| | | |
|---------------------|--------------------------|--|
| Management approach | Annual Report, pp. 76–80 | |
|---------------------|--------------------------|--|

Product portfolio (FSS requirements, product portfolio FS6 to FS8, 2013)

| | | |
|---|--|--|
| FS6 Composition of the portfolio in percentages | Annual Report, pp. 29, 65, 69, 74–75, 76–81, 85, 144 | See Raiffeisen's consolidated balance sheets for more information on the portfolio and business lines. See due diligence process and UNEP FI Impact Analysis for more information on how Raiffeisen monitors social and environmental impacts (not in the scope of the external assurance). |
| FS7/FS8 Products and services designed to deliver a specific social/environmental benefit | Annual Report, pp. 76–81 | |

Active ownership

GRI 3-3: Management of material topic

| | | |
|---------------------|----------------------|--|
| Management approach | Annual Report, p. 78 | |
|---------------------|----------------------|--|

Active ownership (FSS requirements, active ownership FS10 and FS11, 2013)

| | | |
|--|--------------------------|--|
| FS10 Percentage and number of companies held in the institution's portfolio with which the organisation has interacted on environmental or social issues | Annual Report, p. 81 | At the moment, only the number of companies can currently be disclosed. The percentage cannot yet be disclosed, as the internal definitions for this are still being developed. |
| FS11 Percentage of assets subject to positive and negative environmental or social screening | Annual Report, pp. 78–81 | All information on sustainable investment solutions based on the "Raiffeisen Futura" approach can be found in the brochure available here: raiffeisen.ch/content/dam/www/rch/pdf/publikationen/nachhaltiges-anlegen/broschuere-mit-raiffeisen-futura-nachhaltig-anlegen.pdf In Addition, Raiffeisen does not directly or indirectly finance the development, production or purchase of controversial weapons from such companies that fall under the Swiss Federal Law on war material. Raiffeisen neither grants loans nor conducts capital market transactions for companies involved in the development, production or purchase of cluster munitions and anti-personnel mines. |

Imprint

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Only the German version is authoritative.

Annual reporting

The annual reporting consists of the Annual Report 2022 of the Raiffeisen Group (consisting of management report, corporate governance, annual financial statements, regulatory disclosure), the Annual Report 2022 of Raiffeisen Switzerland, the magazine covering the 2022 financial year, the regulatory disclosure of the Raiffeisen Group as at 31 December 2022, the GRI content index 2022 and the disclosure of climate information according to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) 2022. All publications are also available online at:

[🌐 report.raiffeisen.ch](https://report.raiffeisen.ch)

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We open up new horizons