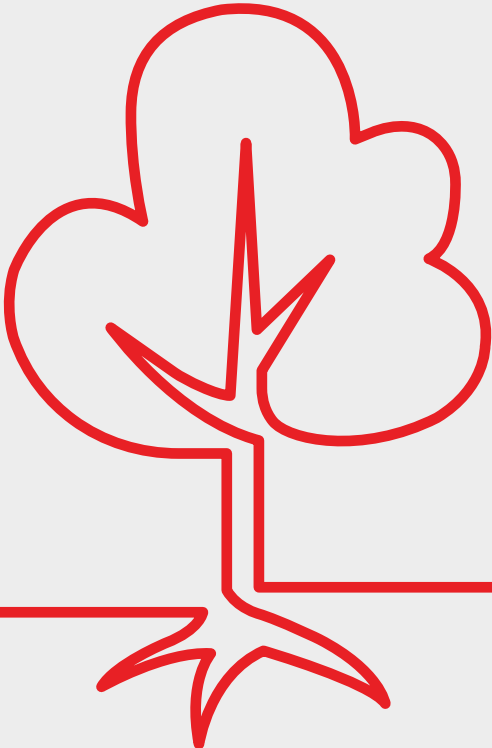


2023

GRI content index



Contents

Foundation	1
– GRI 1: Foundation (2021)	1
– GRI 2: General Disclosures (2021)	1

Material Topics	5
– GRI 3: Material Topics (2021)	5
– Series 200 (Economic disclosures)	5
– Series 300 (Environmental disclosures)	6
– Series 400 (Social topics)	7
– Financial services sector supplement	8

GRI content index

Since 2018, Raiffeisen has based its reporting on the standards of the Global Reporting Initiative (Standard 2021). This GRI content index refers to the relevant information in the 2023 Annual Report of the Raiffeisen Group (report.raiffeisen.ch/download).

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. 58	Raiffeisen has reported in accordance with the GRI Standards for the period of 1 January 2023 to 31 December 2023.
Material Topics	Annual Report, p. 52–53	The following material topics were identified by Raiffeisen: Active ownership, Training and Education, CO ₂ emissions, Anti-corruption, Marketing and labelling, Product portfolio, Protecting client data, Diversity and equal opportunity, Economic performance.
Non-material topics	Annual Report, p. 52–53	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 organization and its reporting practices

2-1 Organizational details

Legal name of the organization	Annual Report, p. 207	
Location of headquarters	Annual Report, p. 207	
Location of operations	Annual Report, p. 15–18, 73–74, 109–124	
Ownership and legal form	Annual Report, p. 109–114	

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

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

2-3 Reporting period, frequency and contact point

Reporting period		1 January 2023 to 31 December 2023. This period also applies to the financial reporting.
Reporting frequency		Annually
Publication date of the report		19 April 2024
Contact point		Raiffeisen Switzerland, Corporate Responsibility & Sustainability nachhaltigkeit@raiffeisen.ch

2-4 Restatements of information

Restatements of information	Annual Report, p. 82–84	Restatement: social report more detailed than in the previous year
-----------------------------	-------------------------	--------------------------------------------------------------------

2-5 External assurance

External assurance	Annual Report, p. 91–93	External audit to obtain limited assurance of the sustainability reporting of the Raiffeisen Group for 2023 in accordance with GRI standards by Ernst & Young Switzerland (EY).
--------------------	-------------------------	---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

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, p. 14–18, 41–50	
Markets served	Annual Report, p. 14–18, 74–75, 109–114	
Scale of the organisation	Annual Report, p. 41–50, 82–84, 109–114, 148–149	
Supply chain	Annual Report, p. 59–64, 68–71	
Significant changes to the organisation and its supply chain	Annual Report, p. 8–11, 59–64	
2-7 Employees		
Scale of the organisation (total number of employees)	Annual Report, p. 3, 12, 30, 52–53, 82–84, 86	Information incomplete: Non-guaranteed hours employees are currently not directly recorded and can therefore not be disclosed. A possible disclosure will be examined for the future. The employee figures are reported as at 31 December. There were no significant fluctuations during the reporting period.
Information on employees and other workers	Annual Report, p. 79–90	Information incomplete: employees abroad do not make up a significant proportion of the workforce and are therefore not broken down by employee category.
2-8 Workers who are not employees		
Information on employees and other workers (information on workers who are not employees)	Annual Report, p. 82	Information incomplete: independent contractors do not represent a significant proportion of the workforce. They are reported as "external employees" in the "Staff structure" social report. The number is only available for Raiffeisen Switzerland. The employee figures are reported as at 31 December. There were no significant fluctuations during the reporting period.
Governance		
2-9 Governance structure and composition		
Governance structure, including the committees of the highest governance body	Annual Report, p. 18, 55–56, 117–132	
Committees of the highest governance body responsible for ESG topics	Annual Report, p. 125–127	
2-10 Nomination and selection of the highest governance body		
Nomination and selection of the highest governance body	Annual Report, p. 117–132	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 taken into consideration when assessing candidates.
2-11 Chair of the highest governance body		
Chair of the highest governance body	Annual Report, p. 117–119	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.
2-12 Role of the highest governance body in overseeing the management of impacts		
Consulting stakeholders on economic, environmental and social topics	Annual Report, p. 52–58	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, p. 18, 52–58, 117–127	
Identifying and managing economic, environmental and social impacts	Annual Report, p. 52–58, 125–127	
Effectiveness of risk management processes	Annual Report, p. 55–57, 59–64, 94–105, 124–127 TCFD Notes to the Annual Report, p. 3–4, 19–22	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.

GRI standard	Pages/URL	(Additional) information, Reason for omission (incl. explanation)
2-13 Delegation of responsibility for managing impacts		
Delegating authority	Annual Report, p. 55–56	
Executive-level responsibility for economic, environmental, and social topics	Annual Report, p. 55–56	
2-14 Role of the highest governance body in sustainability reporting		
Role of the highest governance body in sustainability reporting	Annual Report, p. 58	Raiffeisen's non-financial reporting for the 2023 financial year was approved by the Board of Directors. It will be submitted to the General Meeting of Raiffeisen Switzerland for a vote.
2-15 Conflicts of interest		
Conflicts of interest	Annual Report, p. 60	Information incomplete: Raiffeisen Switzerland's Terms and Conditions of Business set out the rules for avoiding conflicts of interest on the Board of Directors and the Executive Board of Raiffeisen Switzerland. 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 the Head of Internal Auditing every year. In addition to setting out the rules for avoiding conflicts of interest, the Raiffeisen banks' Terms and Conditions of Business stipulate that individuals 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, registered partners and life partners may not be members of one of the executive bodies simultaneously. Members of the executive bodies use a form to disclose their existing and past (up to and including five years) interests (public offices, economic and others) to Raiffeisen once a year and on an ad hoc basis if there are any changes. Conflicts of interest of a private or professional nature, potential conflicts of interest and the mere appearance of conflicts of interest are to be avoided. No further information can be provided at this time. A possible disclosure will be examined for the future.
2-16 Communication of critical concerns		
Communication of critical concerns	Annual Report, p. 59, 126	In addition, as part of the annual Legal & Compliance reporting to the Board of Directors.
Nature and total number of critical concerns		Information incomplete: 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. A possible disclosure will be examined for the future.
2-17 Collective knowledge of the highest governance body		
Collective knowledge of the highest governance body	Annualreport, p. 55–58	In addition, specific training and continuing education is not being implemented at present for the highest governance body on topics relating to sustainable development. This is to be examined from 2024 onwards.
2-18 Evaluation of the performance of the highest governance body		
Evaluation of the performance of the highest governance body	Annual Report, p. 54–55	In addition, the General Meeting assesses the performance of Raiffeisen Switzerland's Board of Directors by approving the Annual Report 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 of the Board of Directors in terms of its management of economic, environmental and social topics.
2-19 Remuneration policies		
Remuneration policy	Annual Report, p. 87, 136–144	In addition, environmental factors are currently not part of the remuneration policy. Information not available: no information can currently be provided on "Clawbacks", as this component is not systematically regulated and therefore no information is available. A possible disclosure will be examined for the future.
2-20 Process to determine remuneration		
Process to determine remuneration	Annual Report, p. 124–126, 136–144	
Stakeholders' involvement in remuneration	Annual Report, p. 136–144	

GRI standard	Pages/URL	(Additional) information, Reason for omission (incl. explanation)
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. 143	
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. 143	
Strategy, policies and practices		
2-22 Statement on sustainable development strategy		
Statement on sustainable development strategy	Annual Report, p. 4–5	
2-23 Policy commitments		
Precautionary principle and 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, p. 4–5, 12–18, 51–55, 59–64, 117	Further information is also available at raiffeisen.ch/rch/de/ueber-uns/organisation/leitbild.html
2-24 Embedding policy commitments		
Embedding policy commitments	Annual Report, p. 51, 55–64	
2-25 Processes to remediate negative impacts		
Processes to remediate negative impacts	Annual Report, p. 64, 73–77, 88	
2-26 Mechanisms for seeking advice and raising concerns		
Mechanisms for seeking advice and raising concerns	Annual Report, p. 59–60, 73, 88	
2-27 Compliance with laws and regulations		
Compliance with laws and regulations	Annual Report, p. 59–63, 73, 75, 77	
2-28 Membership associations		
Membership of associations and interest groups	Annual Report, p. 56–57 TCFD notes to the Annual Report, p. 2	Other memberships include the Swiss Funds and Asset Management Association AMAS, Swiss Structured Products Association SSPA, Coordination Domestic Banks, IG Genossenschaftsunternehmen, International Raiffeisen Union.
Stakeholder Engagement		
2-29 Approach to stakeholder engagement		
List of stakeholder groups	Annual Report, p. 56–58, 109–116 TCFD notes to the Annual Report, p. 2	Internal and external stakeholders as well as cooperative members, clients, employees, strategic partners, business associations, non-governmental organisations (NGOs), media, public sector.
Identifying and selecting stakeholders	Annual Report, p. 60–61,	
Approach to stakeholder engagement	Annual Report, p. 52–58, 105–114, 137	
2-30 Collective bargaining agreements		
Collective bargaining agreements	Annual Report, p. 87–88	All employees of Raiffeisen Switzerland are subject to the collective Agreement on Conditions of Employment for Bank Employees (ACE).

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, p. 52–58	Selected organisations participating in stakeholder dialogue 2023 (the list is not exhaustive): Agrocleantech / Agroscope, Energy Model Zurich, Ethos, Conference of the Cantonal Governments (KDK), öbu (Swiss sustainable business association), Raiffeisen Bank Council, responsAbility Investments AG, SAP, South Pole, Swiss Sustainable Finance, Viseca Payment Services, WWF Switzerland
--------------------------------------	-------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

3-2 List of material topics

List of material topics	Annual Report, p. 52–58	
Changes in reporting		No material changes.

Series 200 (Economic disclosures)

Economic performance

GRI 3-3: Management of material topics

Management approach	Annual Report, p. 70–72	
---------------------	-------------------------	--

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

201-1 Direct economic value generated and distributed	Annual Report, p. 71	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) = distributed net added value
201-2 Financial implications and other risks and opportunities due to climate change	TCFD notes to the Annual Report, p. 5–18, 19–22	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 CHF 979,856 in 2023.
201-3 Defined benefit plan obligations and other retirement plans	Annual Report, p. 70–72	Information incomplete: 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. 70–71	

Anti-corruption and Socioeconomic Compliance

GRI 3-3: Management of material topics

Management approach	Annual Report, p. 59–64	
---------------------	-------------------------	--

GRI 205: Anti-corruption (2016)

205-1 Operations assessed for risks related to corruption	Annual Report, p. 60–61	
205-2 Communication and training about anti-corruption policies and procedures	Annual Report, p. 60–61	Information incomplete: the information is currently only available for Raiffeisen Switzerland. All employees of Raiffeisen Switzerland are offered training on combating money laundering and corruption. Due to the cooperative Raiffeisen Group structure, it is currently not possible to collect or report more specific data. Specific information on GRI 205-2-c is currently unavailable (no internal process defined). 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 report also addresses any corruption risks.
205-3 Confirmed incidents of corruption and actions taken	Annual Report, p. 60–61	

GRI standard	Pages/URL	(Additional) information, Reason for omission (incl. explanation)
Series 300 (Environmental disclosures)		
Energy		
GRI 3-3: Management of material topics		
Management approach		No management approach available, as the topic is not material.
GRI 302: Energy (2016)		
302-1 Energy consumption within the organization	TCFD notes to the Annual Report, p. 23–25	Information incomplete: energy consumed for cooling (district cooling) and steam consumption are not applicable, as they are not used. Electricity that is sold (PV systems) is not included. The electricity consumed in leased space is not included, as the tenants are responsible for purchasing electricity themselves (outside Raiffeisen's operational control). Further information on fuel consumption cannot be disclosed at this time. A possible disclosure will be examined for the future. Energy for cooling that is sold as well as steam are not applicable. The heating energy consumed in leased space (heating energy sold) is included, since Raiffeisen as owner has operational control over the heating.
302-3 Energy intensity	TCFD notes to the Annual Report, p. 23–25	In addition: the energy intensity ratio is based on electricity and heating energy consumption within the organisation (see 302-1). The organisation-specific metric (the denominator) is the number of full-time equivalents. Only energy consumption within the organisation is taken into account.
Emissions (greenhouse gas emissions)		
GRI 3-3: Management of material topics		
Management approach	Annual Report, p. 72, TCFD notes to the Annual Report, p. 2, 5–6, 9, 23–31	In addition, electricity mix comprising 100% renewable energy. 2023: hydro 95.5%, solar 3.6%, wind 0.4%, biomass 0.5%. Raiffeisen considers nuclear energy to be non-renewable and therefore does not purchase it.
GRI 305: Emissions (greenhouse gas emissions) (2016)		
305-1 Direct (Scope 1) GHG emissions	Annual Report, p. 72, TCFD notes to the Annual Report, p. 9, 23–27	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 (HFC), perfluorocarbons (PFC), sulphur hexafluoride (SF ₆) and nitrogen trifluoride (NF ₃). There are no biogenic emissions. The base year is 2022, in line with SBTi. Consolidation is based on the operational control approach. The latest emission factors (as at 2023) were used for the calculation, as recommended by South Pole.
305-2 Energy indirect (Scope 2) GHG emissions	Annual Report, p. 72, TCFD notes to the Annual Report, p. 9, 23–27	In addition, see 305-1; emissions for Scope 2 are calculated using a market-based approach (electricity metrics). District heating is calculated using a location-based approach (recommendation by South Pole). Market-based calculation of district heating is being examined.
305-3 Other indirect (Scope 3) GHG emissions	Annual Report, p. 72, TCFD notes to the Annual Report, p. 9, p. 23–27	In addition, see 305-1. As defined in the GHG Protocol, disclosure includes the operational emissions categories "Fuel and energy-related emissions", "Transport and distribution", "Waste" and "Business travel" and "Paper and water consumption" on the basis of settlement amounts (expenses, charges). In addition, the CO ₂ emissions financed were calculated and disclosed according to the standard set by PCAF.
305-4 GHG emissions intensity	Annual Report, p. 72, TCFD notes to the Annual Report, p. 9, p. 23–27, p. 30	In addition, see 305-1. The parameter used for the calculation is full-time equivalents (FTEs) including apprentices and trainees. All emissions included in Scope 1 to 3 were used in the calculation: building energy (electricity, heat), business travel (passenger and freight), fresh water and paper.
305-5 Reduction of GHG emissions	Annual Report, p. 72, TCFD notes to the Annual Report, p. 9, p. 23–27, p. 30	See also 305-1. A year-on-year comparison is not possible at present, as the data collection method has been enhanced. 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)		Refrigerants are recorded in Scope 1 of the carbon footprint calculations; ozone-depleting substances were not found at any of the branches. The category is also not applicable, as 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 3-3: Management of material topics		
Management approach		No management approach available, as the topic is not material.
GRI 401: Employment (2016)		
401-1 New employee hires and employee turnover	Annual Report, p. 82–83, 86	Information incomplete: due to adjustments to the calculation methodology, employee turnover cannot be disclosed by gender and age. This will be reviewed for 2024.
401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees		Information not available: there is no Group-wide regulation for all Raiffeisen banks.
401-3 Parental leave	Annual Report, p. 87	Information incomplete: other metrics such as the total number of employees entitled to parental leave and the return rate cannot be disclosed at this time. A possible disclosure will be examined for the future.
Training and continuing education		
GRI 3-3: Management of material topics		
Management approach	Annual Report, p. 78, 88–90	
GRI 404: Training and education (2016)		
404-1 Average hours of training per year per employee	Annual Report, p. 89	Information incomplete: due to adjustments to the calculation methodology, only internal training in participant days can be disclosed, but not the average number of hours for training and development. A possible disclosure will be examined for the future.
404-2 Programmes for upgrading employee skills and transition assistance programmes	Annual Report, p. 87–90	
404-3 Percentage of employees receiving regular performance and career development reviews	Annual Report, p. 87–88	Information incomplete: all employees of Raiffeisen Switzerland receive regular performance appraisals. Due to the structure of the Raiffeisen Group, data is currently only available for Raiffeisen Switzerland and not the Raiffeisen banks.
Diversity and equal opportunity		
GRI 3-3: Management of material topics		
Management approach	Annual Report, p. 78–90	
GRI 405: Diversity and equal opportunity (2016)		
405-1 Diversity of governance bodies and employees	Annual Report, p. 80–84, 118	
405-2 Ratio of basic salary and remuneration of women to men	Annual Report, p. 84–85	In addition: the methodology used in the cited study does not 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 topics		
Management approach	Annual Report, p. 73–77	
GRI 417: Marketing and labeling (2016)		
417-1 Requirements for product and service information and labeling	Annual Report, p. 69, 73–77	
417-2 Incidents of non-compliance concerning product and service information and labeling	Annual Report, p. 77	
417-3 Incidents of non-compliance concerning marketing communications	Annual Report, p. 77	

GRI standard	Pages/URL	(Additional) information, Reason for omission (incl. explanation)
Customer privacy		
GRI 3-3: Management of material topics		
Management approach	Annual Report, p. 73, 75–77	
GRI 418: Customer privacy (2016)		
418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Annual Report, p. 77	

Financial services sector supplement

Product portfolio

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

Management approach	Annual Report, p. 65–69	
Product portfolio (FSS requirements, product portfolio FS6 to FS8, 2013)		
FS6 Composition of the portfolio in percentages	Annual Report, p. 69, 74	See Raiffeisen's annual financial statements 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, p. 65–69	Information incomplete: other metrics cannot be disclosed, including on products and services with social benefits. Potential disclosure is under review.

Active ownership

GRI 3-3: Management of material topics

Management approach	Annual Report, p.68–69	
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 organization has interacted on environmental or social issues	Annual Report, p. 69	Information incomplete: no information on the company's own portfolio can be given at this time. As part of the active ownership approach (i.e. at the level of assets), however, dialogue is conducted with a range of other companies.
FS11 Percentage of assets subject to positive and negative environmental or social screening	Annual Report, p. 69	Further information: 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

Raiffeisen Switzerland Cooperative
Communication
Raiffeisenplatz 4
CH-9001 St. Gallen
Tel.: +41 71 225 84 84
Internet: [raiffeisen.ch](https://www.raiffeisen.ch)
E-mail: medien@raiffeisen.ch

Editorial deadline: 19 March 2024
Date of publication: 19 April 2024

Languages

German and English.
Only the German version is authoritative.

Annual Reporting

The annual reporting consists of the Annual Report 2023 of the Raiffeisen Group (consisting of management report, corporate governance, annual financial statements, regulatory disclosure), the Annual Report 2023 of Raiffeisen Switzerland, the regulatory disclosure of the Raiffeisen Group as at 31 December 2023, the GRI content index 2023 and the disclosure of climate information according to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) 2023.

The non-financial reporting of the Raiffeisen Group consists of the chapters Sustainability and Employees in the management report of the Annual Report of the Raiffeisen Group, the disclosure of climate information according to the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) and the GRI content index.

All publications are also available online at:

report.raiffeisen.ch

Editor in chief

Raiffeisen Switzerland, St. Gallen

Contents

Raiffeisen Switzerland, St. Gallen

Layout and typesetting

phorbis Communications AG, Basel

Translation

24translate Schweiz GmbH, St. Gallen



We open up new horizons

Thank you for the trust you have placed in us.