



# This is PostFinance

Smart Banking. Made for Switzerland.

**PostFinance** 

## **PostFinance in a nutshell**

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PostFinance is a diversified, innovation-driven financial service provider that offers its 2.5 million customers modern solutions for managing their finances. As a driver of innovation, PostFinance helps people and companies in Switzerland to tackle the challenges of the digital world.

With around 104 billion francs in customer assets and more than 1.3 billion payment transactions a year, PostFinance is one of Switzerland's leading financial institutions. It is the ideal partner for everyone who wants to manage their own finances as easily as possible.

## PostFinance 2023 in figures

### PostFinance Ltd | Key figures

2023 with previous year for comparison

2022

2023

#### Balance sheet

Total assets as per ARB	CHF million	114,380	102,257
Capital ratio as per guidelines for systemically important banks	%	21.3	22.2
Going concern leverage ratio	%	4.98	5.32
Gone concern leverage ratio	%	0.56	1.07

#### Income statement (as per ARB)

Earnings before taxes	CHF million	192	185
Profit	CHF million	190	164
Return on equity <sup>1</sup>	%	3.2	3
Cost-income ratio	%	77.0	77.9

#### Customer assets and loans

Development of customer assets	CHF million	-6,097	-546
Customer assets	CHF million monthly avg.	104,617	104,071

#### Market and employee key figures

Customers	In thousands	2,461	2,465
E-finance users	In thousands	1,939	1,986
Accounts	In thousands	3,918	3,877
Customer satisfaction – private customers	Index	78.8	81
Customer satisfaction – business customers	Index	76.1	75
Average headcount	Full-time equivalents	3,250	3,340
Employee satisfaction	Index	79	80

#### Transactions

Payment transactions	In millions	1,320	1,368
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<sup>1</sup> Return on equity = operating result as per ARB / average eligible equity capital as per ARB.

## The world of PostFinance

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As a financial institution, PostFinance provides fresh financial solutions for people and companies in Switzerland. PostFinance's history stretches back more than 100 years – and we want to continue shaping the Swiss financial market with our innovations in future.

- Since June 2013, PostFinance Ltd has been a private limited company under private law and is wholly owned by Swiss Post Ltd.
- The Board of Directors is the highest official body within PostFinance Ltd. Operational management is the responsibility of the Executive Board.
- Postal legislation stipulates that PostFinance must provide a universal service for payment transactions throughout Switzerland.
- PostFinance is not allowed to issue its own loans and mortgages
- PostFinance Ltd is subject to regulation by the Swiss Financial Market Supervisory Authority (FINMA) and has been granted a licence in accordance with the Banking Act and the Stock Exchange Act.
- PostFinance is a diversified, innovation-driven financial service provider.

### PostFinance on social media

- [LinkedIn](#)
- [X](#)
- [Instagram](#)
- [Facebook](#)
- [Tiktok](#)

# AA

PostFinance was assigned an AA rating by rating agency Standard & Poor's.

# 2.5 million

business and private customers

# 1.9 million

customers use e-finance

# 1.3 billion

transactions processed at home and abroad in 2023

# 34

branches and 57 consulting offices are available to customers for personal contact with PostFinance.

## Modern banking solutions

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PostFinance believes in the power of entrepreneurial freedom. That's why it serves its markets in independent business areas. PostFinance's Innovation and Venturing (VNTR) unit focuses on identifying opportunities outside of the core business and developing the relevant knowledge internally. PostFinance pursues an explicit corporate responsibility strategy.



### Payment Solutions

For retailers and invoice issuers in Switzerland, PostFinance is a reliable partner for payment and billing solutions.



### Retail Banking

PostFinance provides its private and business customers with the smartest ways to handle their money – whether physically or digitally.



### Digital First Banking

Through the Yuh finance app, PostFinance – together with Swissquote – is increasingly establishing itself with a radical new service for “Banking & Beyond” geared entirely to the digital world.



### Innovation and venturing (VNTR)

VNTR consistently seeks innovation fields and technologies, and develops opportunities, creating optimal solutions for the future.



### Sustainability

As a Swiss financial institution, PostFinance recognizes its joint responsibility for limiting global warming and supports measures for the transformation to a low-carbon, climate-resistant economy.

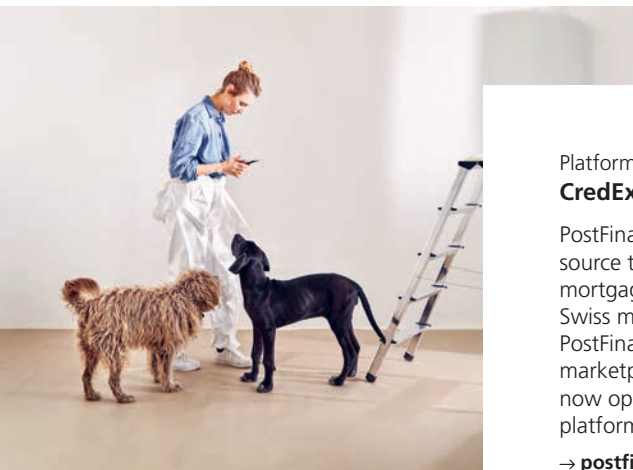
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More about strategy and goals:



## Key events in 2023

During the past business year, PostFinance has developed new solutions for changing customer requirements and made progress in sustainability. Some significant milestones are highlighted below.



Platform Business

### **CredEx and Valuu: a strong team**

PostFinance offers solutions from a single source to help customers find the right mortgage offer quickly and easily in the Swiss market. To strengthen its position, PostFinance participates in the B2B mortgage marketplace Credit Exchange AG. CredEx now operates the digital mortgage brokerage platform Valuu.

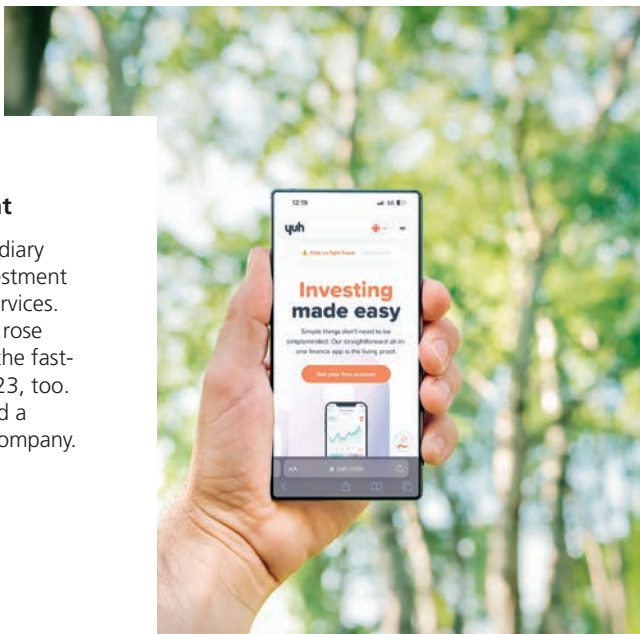
→ [postfinance.ch/postfinance-mortgage-business-gets-a-boost](https://postfinance.ch/postfinance-mortgage-business-gets-a-boost)

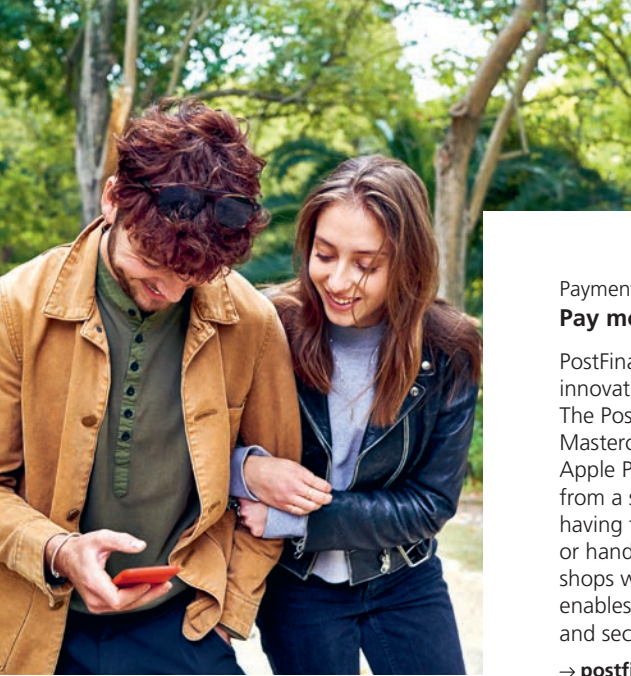
Retail Banking

### **Yuh: straightforward investment**

At the end of August 2023, the subsidiary Yuh, the first neobank, added an investment solution for pillar 3a to its range of services. The number of customers continually rose in 2023. This meant Yuh was one of the fastest-growing smartphone banks in 2023, too. PostFinance and Swissquote each hold a 50 percent stake in the independent company.

→ [postfinance.ch/yuh](https://postfinance.ch/yuh)



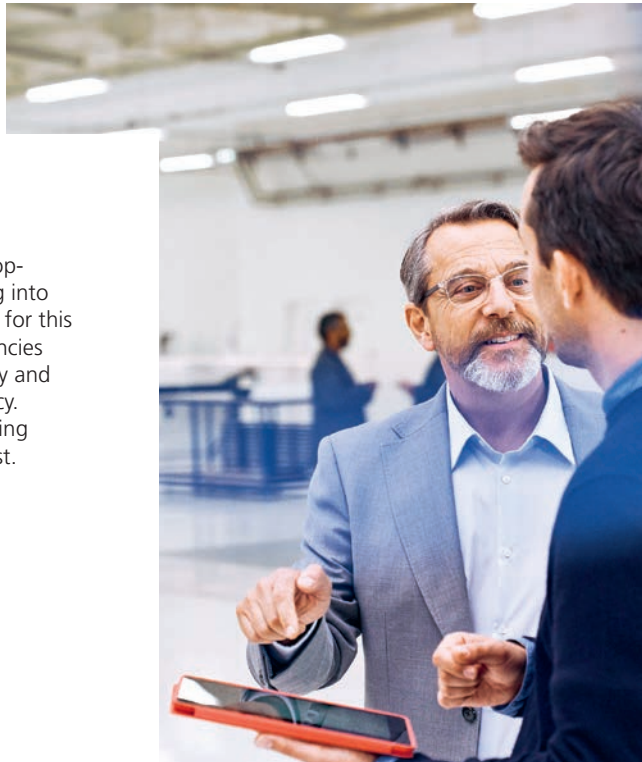


Payment Solutions

### **Pay more easily and securely**

PostFinance is constantly developing innovative solutions for convenient payment: The PostFinance Card combined with Debit Mastercard® can now be used to pay via Apple Pay. This means customers benefit from a secure payment method without having to hand over their card, press keys or handle cash. From 2024, paying in online shops will be even easier: PostFinance Pay enables online payments to be made quickly and securely via the PostFinance App.

→ [postfinance.ch/mobile-payment](https://postfinance.ch/mobile-payment)

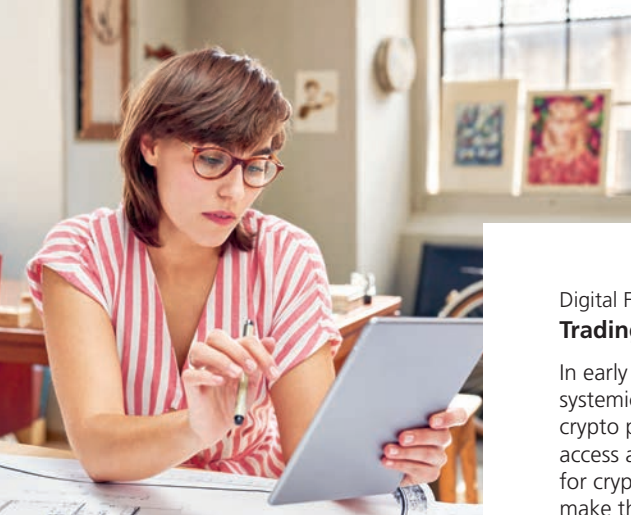


Payment Solutions

### **A stablecoin for Switzerland**

PostFinance wants to drive the development of a digital franc and is entering into partnership with Swiss Stablecoin Ltd for this purpose. Stablecoins are digital currencies that are known for their value stability and track the price of the national currency. The practical feasibility is currently being reviewed as part of a joint viability test.

→ [postfinance.ch/partnership-swiss-stablecoin-ltd](https://postfinance.ch/partnership-swiss-stablecoin-ltd)



Digital First Banking

### **Trading and storing cryptos securely**

In early 2024, PostFinance became the first systemically important bank to introduce crypto products in Switzerland. Easy, secure access as well as the low entrance threshold for crypto saving plans and individual orders make this service extremely attractive to all customers.

→ [postfinance.ch/crypto](https://postfinance.ch/crypto)

Commitment

### **Main partner of ice hockey Women's League**

PostFinance is the proud main and naming rights partner of the "PostFinance Women's League", the elite competition in Swiss women's ice hockey. PostFinance's three-year sponsoring commitment is intended to help create more professional conditions in the top Swiss women's league and raise the profile of women's ice hockey.

→ [postfinance.ch/icehockey](https://postfinance.ch/icehockey)





## Commitments

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As a financial institution operating throughout Switzerland, PostFinance is also committed to a range of sponsorships and partnerships relating to sport, society, the economy and education.



### Sport

PostFinance supports Swiss ice hockey, in particular the **Women's League, National League** and the **promotion of young talent**.



### Society

**RealTalk**, the platform for equal opportunity and diversity, is part of PostFinance's commitment to successful cooperation between the genders in Switzerland.



### Economy

PostFinance is committed to supporting the interests of **company founders** and **start-ups**.



### Culture

PostFinance has been supporting the Swiss edition of the **"MTV Unplugged" concert series** as the programme's official touring and presenting partner since 2021. It's currently supporting the rapper Stress from Western Switzerland.



### Education

With MoneyFit, **the free learning programme**, PostFinance is improving the financial literacy of children and young people.

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More about commitments:



## **Working for PostFinance**

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We believe in fostering a culture where new developments are seen as an opportunity. PostFinance employees think and act boldly – in other words, they're doers. This enables us to shape the future of digital banking together.





Flexible and location-independent working options allow employees to enjoy a good work-life balance.

**Florian Jutzi**  
Owner Strategy & Transformation area of action



I covered everything from marketing to asset management thanks to support from PostFinance with my master's in banking.

**Monika Siegenthaler**  
Investment expert



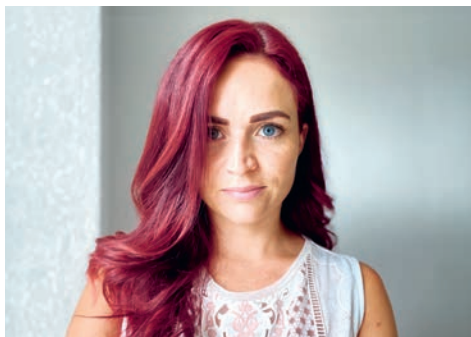
Yoga at the workplace promotes health, reduces stress and improves focus.

**Marco Morgenege**  
Market Management Specialist



Complete trust was placed in me from the first day and I was able to initiate projects independently.

**Alain Hux**  
University intern



The temporary change of roles allowed me to discover opportunities outside of my comfort zone.

**Anna Tschaggelar**  
Marketing manager





Apply to PostFinance now:



Read more about PostFinance  
as an employer:



## Sustainability as an opportunity

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PostFinance is committed to tomorrow today. Corporate responsibility is firmly embedded in our strategy and takes account of environmental, social and economic goals equally for the benefit of

- society, e.g. gender equality and in sport.
- a sustainable economy, e.g. through sustainable investment products or funds.
- the environment, e.g. by shifting to renewable energy sources.


PostFinance wants to actively combat climate change. In line with the Group's ambitious goals, PostFinance aims to ensure its own operations are carbon neutral by 2030, and to achieve the net zero target from 2040. This is why PostFinance needs to reduce its own direct emissions as well as indirect emissions. As a financial service provider, it is focusing on reducing emissions financed in its own investment portfolio. These emissions make up over 99 percent of PostFinance's measured emissions.

PostFinance does not just consider economic factors when investing the customer deposits entrusted to it, but also applies strict criteria to ensure investments meet ethical and sustainable principles.

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More about sustainability:





**35.1** percent

of financial investments must be made in companies with a SBTi-validated climate target by 2027.

**99** percent

of the greenhouse gas emissions measured are attributable to the proprietary investment portfolio.

**Goals**

- carbon neutral in-house operations by 2030
- Net zero from 2040

The climate target was validated by the Science Based Targets Initiative (SBTi) in 2023.

## PostFinance 2023 reporting

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[Annual Report 2023](#)



[Report on non-financial matters – 2023 financial year](#)



[Disclosure of climate-related financial risks for financial year 2023](#)

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