

# Smart Banking. Made for Switzerland.



PostFinance is a diversified, innovation-driven financial service provider that offers its 2.4 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 113 billion francs in customer assets and 1.5 billion payment transactions, 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 Ltd | Key figures as per the accounting rules for banks<sup>1</sup>

		31.12.2024	31.12.2025
<b>Result and balance sheet</b>			
Profit	CHF million	120	282
Operating income	CHF million	1,200	1,253
Operating expenses	CHF million	1,009	935
Cost-income ratio <sup>2</sup>	%	84.1	74.6
Total assets	CHF million	104,836	104,376
Eligible equity capital	CHF million	6,607	6,990
Return on equity <sup>3</sup>	%	1.8	3.6
<b>Capital adequacy / liquidity</b>			
Capital ratio as per guidelines for systemically important banks	%	22.3	28.0
Leverage ratio	%	6.3	6.7
<b>Market, customers and employees</b>			
Customers <sup>4</sup>	In thousands	2,403	2,390
Private customers	In thousands	2,156	2,152
Corporate customers	In thousands	247	238
Customer assets <sup>5</sup>	CHF million monthly average	106,642	112,806
Funds, securities and life insurance <sup>5</sup>	CHF million monthly average	20,265	22,982
Customer deposits on accounts	CHF million monthly average	86,377	89,824
Payment transactions	In millions	1,433	1,482
Average headcount	Full-time equivalents	3,527	3,464

<sup>1</sup> PostFinance issues annual financial statements in accordance with the accounting rules for banks (Articles 25–28 of the Banking Ordinance, the FINMA Accounting Ordinance and FINMA Circular 2020/1 "Accounting – banks").

<sup>2</sup> Cost-income ratio = operating income / operating expenses.

<sup>3</sup> Return on equity = operating result / average eligible equity capital.

<sup>4</sup> The measurement logic of the key figure has been revised with regard to the definition of active customers and the prior year adjusted accordingly.

<sup>5</sup> Customer assets consist of all assets deposited by customers, based on average monthly holdings.

<sup>6</sup> Commission business in cooperation with financial partners.