

Smart Banking. Made for Switzerland.

PostFinance 

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 105 billion francs in customer assets and more than a 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 is
the number one
for payment
transactions.

PostFinance Ltd | Key figures

2022 with previous year for comparison

Balance sheet

		2021	2022
Total assets as per ARB	CHF million	121,667	114,380
Capital ratio as per guidelines for systemically important banks	%	20.3	21.3
Going concern leverage ratio	%	4.71	4.98
Gone concern leverage ratio	%	0.42	0.56

Income statement (as per ARB)

Operating result	CHF million	223	192
Profit/loss	CHF million	223	190
Return on equity ¹	%	3.7	3.2
Cost-income ratio	%	75.7	77.0

Customer assets and loans

Development of customer assets	CHF million	-12,965	-6,097
Customer assets	CHF million monthly avg.	110,714	104,617

Market and employee key figures

Customers	In thousands	2,576	2,461
E-finance users	In thousands	1,928	1,939
Accounts	In thousands	4,037	3,918
Customer satisfaction – private customers	Index	80	79
Customer satisfaction – business customers	Index	77	76
Average headcount	Full-time equivalents	3,237	3,250
Employee satisfaction	Index	77	79

Transactions

Payment transactions	In millions	1,265	1,320
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¹ Return on equity = operating result as per ARB/average eligible equity capital as per ARB.

PostFinance Ltd
Mingerstrasse 20
3030 Berne
Switzerland

Telefon +41 58 338 25 00

www.postfinance.ch