

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 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 is  
the number one  
for payment  
transactions.

#### PostFinance Ltd | Key figures

2023 with previous year for comparison

		2022	2023
<b>Balance sheet</b>			
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
<b>Income statement (as per ARB)</b>			
Earnings before taxes	CHF million	194	195
Profit	CHF million	190	164
Return on equity <sup>1</sup>	%	3.2	3
Cost-income ratio	%	77.0	77.9
<b>Customer assets and loans</b>			
Development of customer assets	CHF million	-6,097	-546
Customer assets	CHF million monthly avg.	104,617	104,071
<b>Market and employee key figures</b>			
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
<b>Transactions</b>			
Payment transactions	In millions	1,320	1,368

<sup>1</sup> Return on equity = operating result as per ARB / average eligible equity capital as per ARB.