

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 around 107 billion francs in customer assets and more than 1.4 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

2024 with previous year for comparison

		2023	2024
Balance sheet			
Total assets as per ARB	CHF million	102,257	104,836
Capital ratio as per guidelines for systemically important banks	%	22.2	22.3
Going concern leverage ratio	%	5.32	4.99
Gone concern leverage ratio	%	1.07	1.28
Income statement (as per ARB)			
Profit	CHF million	164	120
Return on equity ¹	%	3.0	1.8
Cost-income ratio	%	77.9	84.1
Customer assets and loans			
Development of customer assets	CHF million	-546	2,571
Customer assets	CHF million monthly avg.	104,071	106,642
Market and employee key figures			
Customers ²	In thousands	2,425	2,403
E-finance users	In thousands	1,949	1,965
Accounts	In thousands	3,877	3,824
Customer satisfaction – private customers	Index	81	81
Customer satisfaction – business customers	Index	75	77
Average headcount	Full-time equivalents	3,340	3,486
Employee satisfaction	Index	80	84
Transactions			
Payment transactions	In millions	1,368	1,433

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

² The measurement logic of the key figure has been revised with regard to the definition of active customers and the year 2023 adjusted accordingly.