

Smart Banking – Made for Switzerland

PostFinance 

With 2.7 million customers and customer assets of around 124 billion francs, PostFinance is one of Switzerland's leading retail financial institutions. In its role as market leader and with more than a billion payment transactions a year, it ensures a seamless flow of liquidity on a daily basis. Around 1.9 million customers have access to e-finance. The app has now been downloaded 1.3 million times. This makes PostFinance 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

2020 with previous year for comparison

		2019	2020
Balance sheet			
Total assets as per IFRS	CHF million	125,742	117,393
Capital ratio as per guidelines for systemically important banks	%	19.3	19.1
Going concern leverage ratio ¹	%	4.84	7.34
Gone concern leverage ratio	%	0.14	0.28
Income statement (as per Group IFRS guidelines)			
Operating profit (EBIT)	CHF million	246	131
Earnings before tax (EBT)	CHF million	224	93
Return on equity ²	%	3.7	1.5
Cost-income ratio	%	81.2	89.1
Customer assets and loans			
Development of customer assets ³	CHF million	247	4,019
Customer assets ³	CHF million monthly avg.	119,660	123,679
Market and employee key figures			
Customers	In thousands	2,738	2,685
E-finance users	In thousands	1,797	1,860
Accounts	In thousands	4,401	4,286
Customer satisfaction – private customers	Index	80	81
Customer satisfaction – business customers	Index	76	78
Average headcount	Full-time equivalents	3,243	3,260
Employee satisfaction	Index	77	76
Transactions			
Transactions	In millions	1,180	1,185

¹ Central bank deposits may be temporarily excluded from the calculation of the leverage ratio in accordance with FINMA Guidance 02/2020 on COVID-19.

² Return on equity = earnings before tax (EBT) as per Group IFRS guidelines/average eligible equity capital as per ARB.

³ For the life insurance, the zillmerized actuarial reserves will be replaced by the surrender value of the life insurance from 2020. The prior-year figures have been restated.

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