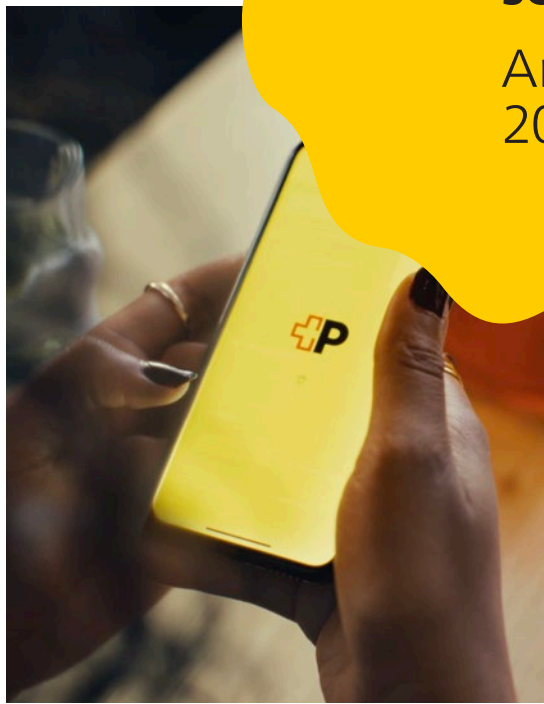




2024

We are developing tomorrow's public service today

Annual Report 2024



We are developing tomorrow's public service today

Customer-centric, trustworthy, committed

7,626_m

francs in **operating revenue**, up by 4.8 percent year-on-year.

324_m

francs in **Group profit**, up 70 million francs year-on-year.

1,556_m

letters delivered by Swiss Post in Switzerland, down 5.5 percent compared to the previous year.

180_m

parcels delivered by Swiss Post in Switzerland, down 2.9 percent compared to the previous year.

183_m

passengers transported by PostBus, 4.9 percent more than in the previous year.

107_{bn}




francs, up by 2.4 percent, represents the level of average **PostFinance customer assets**.

76_{points}

The **customer satisfaction** score stands at an impressive 76 points (scale 0–100).

64.5%

of **vehicles used for delivery** are equipped with **alternative drive systems**.

<p>Key events 2</p> <hr/> <p>Interview with Christian Levrat and Roberto Cirillo 5</p> <hr/> <p>Strategic milestones 2021–2024 9</p> <hr/> <p>Strategy 27</p> <p>2025–2028 strategy 28</p> <p>Management via 7 strategic ambitions 30</p> <hr/> <p>Technology and innovation 72</p> 	<p>Units 34</p> <p>Logistics Services 34</p> <p>Digital Services 41</p> <p>PostalNetwork 49</p> <p>Mobility Services 58</p> <p>PostFinance 65</p> <hr/> <p>Employees 79</p> 	<p>Business results 14</p> <p>Financial result 16</p> <p>Interview with Alex Glanzmann, Head of Finance 19</p> <p>Sustainability result 21</p> <p>Interview with Christian Plüss, Executive Management delegate for sustainability 25</p> <hr/> <p>Responsibility 87</p> 
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Key events in 2024

During the past business year, Swiss Post celebrated its 175th anniversary, invested in attractive market segments, expanded more branches into service centers, developed new solutions for changing customer needs and made progress in sustainability. Some significant milestones are highlighted below.

1.1.2024

Swiss Post is celebrating its 175th anniversary. From its foundation in 1849, Swiss Post has been connecting people and powering a modern Switzerland.

→ Page 95



17.1.2024

The electronic patient record (EPR) can now be opened completely digitally throughout Switzerland. The service is free of charge in several cantons.

→ Page 45

18.1.2024

In the city of Geneva and in large parts of the canton, Swiss Post delivers letters and parcels exclusively with electric vehicles – free of fossil fuels and quietly.

→ Page 37



15.2.2024

Going by the name "Post Mobile", Swiss Post has launched its own mobile phone service. It is available in Swiss Post's self-operated branches and at post-mobile.ch/en.

→ Page 50

18.3.2024

Swiss Post is strengthening its branches as regional service centers: Bernerland Bank now has a presence at 12 locations, offering customers personal advice.

→ Page 52

3.4.2024

International money transfer: with the global payment service provider Western Union, customers can transfer money abroad at the counter in Swiss Post branches.

→ Page 52

1.5.2024

Swiss Post opens its branches and enters into a partnership with Banque du Léman. Now in 49 branches in Western Switzerland, the Geneva-based retail bank is strengthening its local presence.

→ Page 52

29.5.2024

Swiss Post communicates its planned strategy for the next four years: customer requirements and digitization will determine the steps in its development.

→ Page 27

14.6.2024

The Federal Council proposes adjustments to the universal service obligation. Swiss Post welcomes this development as an important step towards a modern mandate.

→ Page 29



18.6.2024

Swiss Post now has 1,000 electric delivery vans for parcel delivery in operation.

→ Page 37

20.6.2024

On the north-south axis, Swiss Post ensures that Swiss companies are connected to the logistics network and increases the efficiency of cross-border transport. Swiss Post subsidiary Iemoli Trasporti also opens its new headquarters in Lombardy.

→ Page 35

27.8.2024

In Basel and the canton of Basel-Stadt, all deliveries are now made with Swiss Post's own electric delivery vans.

→ Page 37

3.9.2024

Swiss Post needs more charging points for its electric vehicles and Postbuses. Together with the fenaco cooperative, it is building a nationwide fast-charging network.

→ Page 60



11.9.2024

The social partners and Swiss Post conclude negotiations on the new umbrella collective employment contract and two company collective employment contracts.

→ Page 80

18.9.2024

Cybersecurity: Swiss Post wants to provide public authorities, NGOs and private companies with greater support in securing their IT networks.

→ Page 42

9.10.2024

Swiss Post is at the top of the table among 174 postal organizations – for the eighth time in a row. This is confirmed by the Universal Postal Union in its annual ranking.

→ post-medien.ch/en/universal-postal-union-ranking-swiss-post-takes-the-top-spot-again

29.10.2024

Fewer letters, fewer inpayments at the counter, fewer customers in branches: despite all of these developments, Swiss Post continues to operate 2,000 staffed locations in Switzerland.

→ Page 51

13.11.2024

Since 2019, Swiss Post has brought eight new regional parcel centers on stream. In the next few years, it will modernize its largest and oldest sorting centers.

→ post-medien.ch/die-post-erneuert-ihre-groessten-sortierzentren (german)

25.11.2024

The platform for the electronic patient record (EPR) will be more user-friendly, and the reference communities will be able to integrate new services quickly.

→ Page 44



6.12.2024

New record: in the days leading up to Black Friday until after Cyber Monday, Swiss Post sorts and delivers 7.5 million parcels throughout Switzerland.

→ post-medien.ch/black-friday-und-cyber-monday-post-hat-71-millionen-pakete-zugestellt (german)

Interview with Christian Levrat and Roberto Cirillo

“Swiss Post must stay in shape – also for the period after 2030.”

Swiss Post closes the 2024 financial year with a solid result. In this interview, Chairman of the Board of Directors Christian Levrat and current CEO Roberto Cirillo explain how the “Swiss Post of tomorrow” strategy has led to this success – and how Swiss Post intends to remain relevant for the people of Switzerland in the future.

The end of the 2024 financial year marks the end of the first four years of the “Swiss Post of tomorrow” strategy period – where does Swiss Post stand today compared to 2020?

Roberto Cirillo: Swiss Post today is not the Swiss Post it was four years ago. We have succeeded in reorientating the company and establishing a solid foundation for the future. Swiss Post is now on a sound financial footing, despite a difficult market environment and continuing negative trends in its traditional business with letters and cash inpayments.



We have laid the foundations for efficient logistics and trust-based digital services.

Roberto Cirillo
CEO



Was that not the case beforehand?

When we developed the strategy in 2019, Swiss Post as a system was in a very difficult position. Revenue and EBIT had been trending in the wrong direction for years, and Swiss Post was at risk of unsustainable decline. Important drivers of our historical success, such as letter volumes and over-the-counter transactions, were falling away, negative interest rates were relentless in revealing the limits of PostFinance’s restricted business model, and digitization and changing customer needs were demanding completely different postal services. If we had continued in the same vein, we would have been unable to finance our services from our own resources within just a few years. Our goal was therefore to fundamentally transform our business. Because Swiss Post is an integrated system, we were forced to work on several levels and in several dimensions at the same time. We pulled out all the stops to break these trends: by merging the letter and parcel units, we created new economies of scale. We grew organically and made acquisitions in areas where demand is growing – both

physically, for example in goods logistics, and digitally. We adjusted prices and structured the company better and more efficiently. And we invested very heavily to provide our customers with the infrastructure they need and guarantee the high quality they expect. Our goal was and is to ensure provision of the universal service from our own resources in the long term.

How important is 2024 in this context?

In the first few years of my term of office, we faced strong headwinds. The global pandemic, the geopolitical situation, and also inflation and supply shortages were challenging for us. And because of the regulatory restrictions in place, we were not always able to react quickly enough. You can see this for example in the fluctuating results between the years 2020 and 2024. But the negative trends were quickly broken. In 2024, we achieved outstanding performance, particularly in our core logistics activities. This proves without doubt that given the necessary flexibility and freedom, Swiss Post can remain healthy.

What factors led to the positive result?

It was a combination of various measures implemented as part of our strategy coming to fruition simultaneously in 2024. We benefited from better processes, automation and better utilization of resources. The price adjustments worked. With the internal efficiency measures, we optimized our structures and processes. And the acquisitions brought new expertise, economies of scale and contribution margins.



We want to find useful solutions in the long term, rather than thinking in terms of conflicting short-term goals.

Christian Levrat
Chairman of the Board of Directors

How the strategy is implemented is often a matter of public debate, with strong feelings in particular around discussion of the future of the branches. What is your take on these issues, Mr Levrat?

Christian Levrat: Public debate is as much a part of Swiss Post as Swiss Post is a part of Switzerland. The branches in particular show how quickly customer requirements are changing: letter volumes continue to decline and payment habits have also changed radically. We are responding to these changes by transforming our branch network, developing new products and services and opening our branches up to other providers and public authorities. This is always done in close dialogue with the municipalities. Satisfaction with our "branch with partner" format, for example, is very high.

At the same time, there are also questions surrounding investments. Does Swiss Post want to grow at any cost?

We are essentially pursuing a growth strategy, but in a very specific way, for example with focused investment in our core areas of logistics and communication in line with changing customer needs. In recent years, we have built up a range of new infrastructures and competencies.

Can you give some examples?

In goods logistics, we are simplifying the movement of goods for our customers by acquiring logistics companies in neighbouring countries. We have also invested in the area of cybersecurity. After all, the trustworthy transfer of information – absolutely secure and confidential in accordance with the principle of postal secrecy – has always been an important part of our DNA. With digitization, we want to guarantee our customers this same level of security.

The environment remains challenging and expectations of Swiss Post are high on all sides.

How is Swiss Post as a Group positioned for the coming years?

Christian Levrat: We are pursuing our strategy consistently: overall, as I said, we will continue to evolve in the coming years in line with changing customer needs. We aim to grow where demand for specific services or products is growing, and we will adapt where demand is falling. This will make us fit for the future. We aim to ensure that our customers can still depend on a strong, sustainable public service in future – in the physical and digital worlds. Looking ahead to 2030, we also expect the Confederation to set the course for the future, determining which of our services will continue to be provided under the universal service and to what extent.

In the new strategy period, which began on 1 January 2025, the Group will be managed with seven ambitions. One of these is “customer centricity”. Does Swiss Post have ground to make up here?

Roberto Cirillo: We know our business customers in particular very well. We work closely together with them and understand their business models and needs. This helps us to develop products and services that meet their requirements and add everyday value. But in times of rapid change and as the process of digitization continues, it is also essential to focus more strongly on our relationships with our private customers and SMEs, who should have access to all relevant services and benefit from more comprehensive support. We need to improve our understanding of these customers and their requirements and offer appropriate services in response.

Mr Cirillo, you are stepping down from your role as CEO at the end of March. What do you wish Swiss Post for the future?

In the past few years, we have created a solid and future-proof Swiss Post. Our finances are in balance and the quality of our services is very high. This transformation is backed by the new, competent management in place at multiple levels of the company that is responsible for it. As I said, Swiss Post today is definitively not the company it was four years ago – the Swiss Post of tomorrow is already a reality. For me, this is the ideal moment to go. I’m leaving behind a healthy Swiss Post that has a clear direction for the future. I’m incredibly proud of what we have achieved together. I would like to express my sincere thanks to the Federal Council, the Board of Directors and Executive Management, and above all to the staff who every day personify our world-leading postal service. For the future, I hope that Swiss Post continues to believe in itself and the indispensable role it plays in Switzerland’s cohesion and progress, that it holds to the course it has chosen and evolves consistently in line with its strategy, that it acts culturally as “one Swiss Post”, and above all, that it gets the regulatory framework it needs to further develop its business.

Mr Levrat, what kind of Swiss Post would you like to see in four years' time?

Christian Levrat: I would like to see a Swiss Post that continues to play a relevant role in the everyday lives of people in Switzerland beyond 2030. A modern, innovative company that is close to its customers and offers modern services. Services in line with our core business, which meet a real need, are easy to use, and where data is absolutely secure.

- Interview with Christian Levrat, Chairman of the Board of Directors, on the seven strategic ambitions, page 33
- Interview with Alex Glanzmann, Head of Finance, on the financial result, page 19
- Interview with Christian Plüss, Executive Management delegate for sustainability, on the sustainability result, page 25

Strategic milestones

The path to the Swiss Post of tomorrow

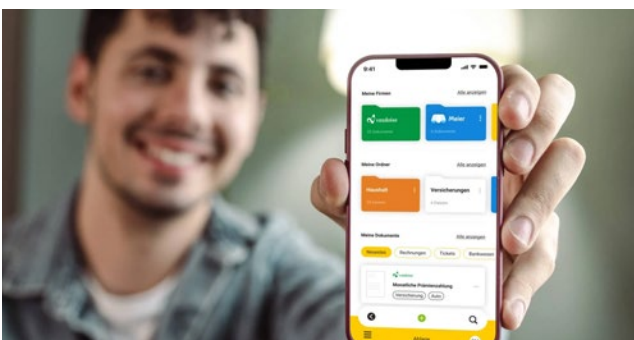
The first phase of the “Swiss Post of tomorrow” strategy has been completed. With measures focused on improved efficiency, digitization, customer centricity, electromobility and climate protection, Swiss Post has transformed its business. A brief look at the most important milestones from 2021 to 2024.

Improved efficiency

Letter and parcel logistics reorganized

Swiss Post merges the PostMail and PostLogistics units to create the new Logistics Services unit, securing attractive jobs and strengthening its role as a service provider for Swiss e-commerce. And it processes record volumes of parcels.

2021



Digitization

Mail secrecy in the digital world

Swiss Post creates the new Communication Services unit to drive forward Switzerland’s digital transformation. With the ePost App, it introduces the digital letter box and launches its e-voting system.

Electromobility

Climate-friendly Postbuses

Decision made: by 2040, Swiss Post wants to operate all Postbuses without fossil fuels.





Digitization

Innovative digital banking solution

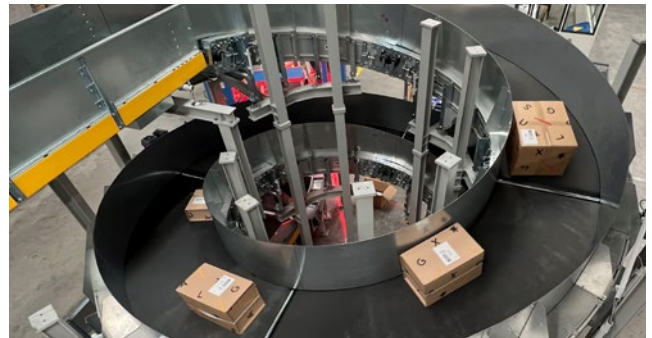
Together with Swissquote, PostFinance launches the “Yuh” app – an innovative digital banking solution that allows users to invest in cryptocurrencies, shares and funds easily and free of charge.

Improved efficiency

Parcel processing faster and more environmentally friendly

Swiss Post responds to rising parcel volumes with a plan to expand its sorting capacities by 2030. It builds two new regional parcel centers in Rümlang (Canton of Zurich) and Buchs (Canton of Aargau) in record time.

2022



Self-sustainability

Response to declining volumes and inflation

After 18 years, Swiss Post raises letter prices in agreement with the price regulator. The price increases are necessary to continue offering a high-quality service and to offset increased costs and declining volumes.

Digitization

More skills and expertise for digital services

With majority shareholdings in various companies, Swiss Post drives forward its digital communication services, such as the electronic patient record (EPR) and the e-voting system. And it is investing in the business areas of cybersecurity and communication with authorities.





Customer centricity

Opening of the branch network for partners

To ensure that it remains relevant to the Swiss general public, Swiss Post develops its network and opens it up to partners, entering into its first collaborations with health insurers and banks.

Climate and energy

Ambitious climate and energy target formulated

Swiss Post speeds up its climate and energy target by ten years: it expects to be carbon neutral in its in-house operations from 2030 and to reach net zero in its value chain from 2040. It further expands its portfolio of measures, in particular in the areas of logistics, mobility and real estate. With the aim of building up a portfolio for CO₂ removal and storage, Swiss Post founds Carbon Dioxide Removal AG (CDR).



Climate and energy

Milestones reached on the road to climate neutrality

In Zurich and Bern, Swiss Post delivers letters and parcels exclusively with electric vehicles. Swiss Post's third-largest solar installation is built on the roof of the logistics center in Villmergen (Canton of Aargau). Its subsidiary Bächle Logistics GmbH, based in Germany, puts a hydrogen truck and several electric trucks into operation. Rail transport is expanded from 77 to 84 daily train connections.

2023



Digitization

Practical and secure digital services

Swiss Post presses ahead with the switch from "Swiss Post Customer Login" to SwissID, focusing on a single, secure login solution for its customers. In all cantons, residents can open the electronic patient record (EPR) from home with no need for paper. The e-voting system is successfully in operation in three cantons and is used for the first time in federal elections.

Customer centricity

Appearance of the new logo

To mark its 175th anniversary, Swiss Post modernizes its logo, which unites the diversity of the language regions and is an expression of a future-oriented Swiss Post.



Digitization

Further development of the platform for the electronic patient record

With the digital self-onboarding service, the electronic patient record (EPR) can now be opened completely digitally throughout Switzerland. The service is free of charge in most cantons.

→ Page 44

2024



Customer centricity

Branches: 2,000 locations remain staffed

Fewer letters, fewer inpayments at the counter, fewer customers in branches: despite all this, Swiss Post continues to operate 2,000 staffed locations and invests 100 million francs in modernizing its branch network.

→ Page 51

Improved efficiency

Modernization of the largest sorting centres

Cadenazzo, Untervaz, Wallisellen, Ostermundigen or Vétroz: in the last five years, Swiss Post has opened eight new regional parcel centers. The new locations enable it to cope with the sharp increase in parcel volumes and provide new capacities for a flexible sorting process. And they help it manage the peak season: in the days leading up to Black Friday until after Cyber Monday, Swiss Post sorts and delivers 7.5 million parcels throughout Switzerland. That's a new record.

→ Page 36



Improved efficiency

Self-sustainability is strengthened

Swiss Post is implementing 80 measures as part of its efficiency programme. Together with the pricing measures implemented, the efficiency measures are the main drivers of earnings growth in 2024.

→ Page 19

Electromobility

1,000 electric delivery vans for deliveries

Swiss Post has the biggest electric fleet in Switzerland: with its own electric delivery vans, letter and parcel deliveries in Geneva, Basel, Winterthur and Thun now use fossil-free electricity. With the switch to electric vehicles in Basel, Swiss Post puts its 1,000th electric delivery van into operation.

→ Page 37



Business results

After four years of consistent focus on its customers' needs, Swiss Post has stabilized its result. In 2024, it generated a profit of 324 million francs, which amounts to 70 million more than in 2023. Through its price adjustments, it has offset the loss of income due to declining letter volumes. Cost savings as a result of efficiency measures are also having an impact. Swiss Post provided a high-quality universal service and exceeded the legal requirements of the Confederation. Our climate reduction measures are working, customers are satisfied with our services and employees enjoy working at Swiss Post.

The Financial Report and the Sustainability Report are available as PDF files.

[+ annualreport.swisspost.ch/downloads](https://annualreport.swisspost.ch/downloads)

Financial result

Stable result in a challenging environment

Price adjustments and efficiency measures are working: in 2024, Swiss Post generated Group profit of 324 million francs, which is 70 million francs higher year-on-year.

→ Page 16

Interview

"The path is challenging, but our efforts are having an impact."

Alex Glanzmann, Head of Finance, assesses the 2024 annual results and takes a look back on an eventful strategy period: four years of consistent change in line with customer needs have enabled Swiss Post to stabilize its result. Swiss Post is fit for the future thanks to investments in its core markets and new competencies. The challenges, however, remain.

Interview with Alex Glanzmann, Head of Finance:

→ Page 19

Sustainability result

Swiss Post is on track with its ambitious targets

The 2024 sustainability results clearly show that Swiss Post has provided a high-quality universal service and exceeded the Confederation's legal requirements, climate reduction measures are beginning to take effect, customers are satisfied with services and employees enjoy working for Swiss Post.

→ Page 21

Interview

"Swiss Post is doing very well in terms of sustainability."

Swiss Post customers generally demand sustainable services from Swiss Post. "Swiss Post sees this as an opportunity and has been consistently pursuing a sustainability strategy for years," says Christian Plüss, Executive Management delegate for sustainability.

Interview with Christian Plüss, Executive Management delegate for sustainability:

→ Page 25

Financial result

Stable result in a persistently challenging market environment

In 2024, Swiss Post generated Group profit of 324 million francs, 70 million francs more than the previous year. Operating profit rose to 401 million francs, mainly thanks to the implemented price and efficiency measures. However, due to declining volumes, it also reflects the challenges faced in core postal services and highlights the need to continue to pursue the “Swiss Post of tomorrow” strategy. The prior-year figure stood at 323 million francs.

After four years of consistent focus on its customers’ needs, Swiss Post has stabilized its result. At 401 million francs, the operating profit (EBIT) achieved in 2024 is up 78 million francs on the previous year’s figure. And at 324 million francs, Group profit is 70 million higher than in 2023. Operating revenue stands at 7,626 million francs, which is up by 347 million francs year-on-year. Thanks to the price measures implemented at the beginning of 2024, it was possible to offset the structural decline in letter volumes. Swiss Post succeeded in reducing costs by continuing its efficiency programmes in the past financial year. However, the market environment remains extremely challenging in both core postal services and the financial services business due to the volatile interest rate environment.

Good business result due to price and efficiency measures in Logistics Services

Operating profit at Logistics Services made a strong contribution to the stable Group result, and, at 439 million francs, was 104 million francs higher than in the previous year. The main drivers of this earnings growth were the price measures implemented and the impact of the efficiency measures introduced in 2023. The structural decline in letter volumes (–5.5 percent), negative consumer confidence in relation to parcels (–2.9 percent) and declining orders in goods logistics continued to weigh on the result. On the other hand, industry solutions in healthcare logistics proved to be robust given the demand situation and further increased their contribution to results. With a view to customer needs, Logistics Services continued to invest in new technologies and the logistics network in 2024 in order to be able to respond flexibly to different volumes and formats.

Digital Services invests in the future of the public service

The operating result at the Digital Services Group unit (Communication Services until 31 December 2024) stood at –67 million francs in 2024, reflecting the fact that this business unit is still under development. The result improved by 5 million francs year-on-year. This is due to better results at existing companies and units in the Digital SME Solutions and Trusted Interaction Services units as well as the integration of the Diartis and Open Systems Groups, which were acquired in the second half of 2024. With its investments in digital letters, e-voting and the electronic patient record (EPR), Swiss Post is contributing significantly to forward-looking solutions that are relevant to society and generate economic benefits.

Decline in profit due to lower over-the-counter volumes

The fall in revenue at PostalNetwork associated with declining volumes was not fully offset on the cost side. At –113 million francs in 2024, operating profit was down 20 million francs year-on-year. In 2024, PostalNetwork recorded more than 319,000 customer transactions per day (325,000 in 2023) and continues to face declining demand for traditional over-the-counter transactions. Partnerships with insurance companies, health insurers, banks and public authorities had a positive impact on PostalNetwork’s result.

Facts and figures

7,626 million
francs in **operating revenue** (+4.8 percent)

324 million
francs in **Group profit** (+70 million francs)

10,631 million
francs in **equity**

614 million
francs in **investments**

100%
degree of internal financing in investments

180.0 million
parcels (–2.9 percent)

1,556 million
letters (–5.5 percent)

183.1 million
PostBus passengers (+4.9 percent)

106.6 billion
francs in **PostFinance customer assets** (+2.4 percent)

76 points
The **customer satisfaction** score stands at an impressive 76 points (scale 0–100).

PostBus transports more passengers than ever before

With 183.1 million passengers, it was another record year for PostBus. The number of passengers increased, particularly for leisure services. Overall, the Mobility Services unit (PostBus and Post Company Cars) increased operating profit by 9 million francs, mainly because PostBus received higher compensatory payments from the Confederation and the cantons. At the end of 2024, Swiss Post launched an efficiency programme for Mobility Services to reduce administrative costs. By doing so, it is helping to relieve the burden on the Confederation, cantons and municipalities, which co-finance regional passenger transport and local PostBus services. In 2024, Swiss Post also continued to advance the electrification of its fleet, both in delivery and for Postbuses.

Turnaround in interest rate trends requires action from PostFinance

Despite a turbulent year on the national and global financial markets, PostFinance posted an operating profit of 203 million francs, down 61 million francs year-on-year. While the return to positive interest rates in the previous year brought a turnaround in profitability, the interest rate cuts by the Swiss National Bank in 2024 demonstrated the continued volatility of the interest rate environment, resulting in lower interest income than in the previous year. PostFinance needs to increase its activity in non-interest-sensitive business – for example in investment, trading, card business and with its expertise in payment transactions.

- + More information on the financial results in the Financial Report 2024 (PDF)
- Information on the sustainability results, page 21

▶ **Facts and figures in the video:**
ar.swisspost.ch/financial-figures



Business result key figures

Group | Key figures

2024 with prior year for comparison	Unit	2023	2024
Result			
Operating revenue	CHF million	7,279	7,626
Of which revenue abroad ¹	CHF million	711	905
As a share of operating revenue	%	9.8	11.9
Reserved services ²	CHF million	905	940
As a share of operating revenue	%	12.4	12.3
Operating profit	CHF million	323	401
As a share of operating revenue	%	4.4	5.3
Group profit	CHF million	254	324
Employees			
Headcount (excluding apprentices)	Full-time equivalents	34,587	35,106
Abroad	Full-time equivalents	1,200	1,784
Financing			
Total assets	CHF million	108,866	112,055
Of which customer deposits (PostFinance)	CHF million	89,121	87,979
Equity	CHF million	10,255	10,631
Investments			
Investments	CHF million	605	614
Other property, plant and equipment, intangible assets	CHF million	266	235
Operating property	CHF million	149	119
Investment property	CHF million	13	11
Participations	CHF million	140	246
Biological assets	CHF million	37	3
Degree of self-financed investment	%	100	100
Value generation			
Cash flow from operating activities ³	CHF million	-8,883	6,879
Value added ⁴	CHF million	4,279	4,515
Economic value added ⁵	CHF million	-215	-202

1 The definition of "abroad" is in accordance with the Notes to the 2024 Group annual financial statements, Note 6.6, Geographical information.

2 Letters up to 50 g

3 The figure has been adjusted (see Financial Report, Notes to the 2023 Group annual financial statements, Note 2.2, Accounting changes).

4 Value added = operating profit + personnel expenses + depreciation – gain/loss on the sale of property, plant and equipment, intangible assets and investments.

5 Economic value added includes the net costs of the universal service obligation of 363 million francs (2023: 268 million francs). For a definition of net costs, see page 23.

 **Facts and figures in the video:**
ar.swisspost.ch/financial-figures



Interview with Alex Glanzmann, Head of Finance

“The path is challenging, but our efforts are having an impact.”

Alex Glanzmann, Head of Finance, assesses the 2024 annual results and takes a look back on an eventful strategy period: four years of consistent change in line with customer needs have enabled Swiss Post to stabilize its result. Swiss Post is fit for the future thanks to investments in its core markets and new competencies. The challenges, however, remain.

Alex Glanzmann, how do you see the 2024 annual results?

Given the difficult operating framework, we achieved good results and managed to stabilize Swiss Post’s financial result again after a challenging year in 2024. We generated a Group profit of 324 million francs. That’s 70 million francs more than in 2023. We achieved the operating profit that increased to 401 million francs through price and efficiency measures.

2024 was the last year of the four-year Swiss Post of tomorrow strategy period. Is the strategy working?

Yes, the measures we’ve implemented with the strategy are working. When we developed them in 2019, the Swiss Post system was under a great deal of pressure. Letter volumes and over-the-counter transactions, which, up to then, had both made a major contribution to results, were in serious decline and the interest rate environment was difficult. These trends remain to this day. If we hadn’t made changes, our results would have continued to fall. With the Swiss Post of tomorrow strategy, we’ve fundamentally realigned Swiss Post with the goal of financing our universal service obligation from our own resources in the future.

What are the main drivers behind the improved result?

For 2024, the main driver is the Logistics Services unit. Thanks to more efficient processes and the price adjustments implemented, we more than offset the continuing decline in demand in the letter and parcel business.

But as I said, if we are to remain relevant, we need to undergo a holistic transformation. In the past four years, we’ve invested heavily in our core business to adapt to changing customer needs. In logistics, for example, we’ve increased our storage and processing capacities and further electrified our vehicle fleet. Thanks to targeted acquisitions of companies in healthcare and construction logistics, we’ve gained key expertise. We’ve built up new infrastructure and competencies in digital communication. We’ve continued to develop our branch network and opened our locations up to service providers and public authorities. And, at the same time, we’ve worked intensively on our internal structures and processes throughout the Group.



We want to remain relevant for Switzerland and finance the universal service obligation from our own resources.

Alex Glanzmann
Head of Finance,
Interim CEO
(from 1.4.2025)

The market environment remains challenging. How do you assess the results in this context?

Our society has changed profoundly in recent years. Digitization, the dynamic nature of customer requirements and the geopolitical situation have all had a direct impact on our business. The decline in the volume of letters and payment transactions is irreversible. In 2024, we processed 5.5 percent fewer letters and the number of over-the-counter payments fell by 10.7 percent. In 2024, after two years of declining parcel volumes, we again processed more parcels in the run-up to Christmas, but over the year as a whole, these volumes continued to fall. Falling interest income and increasing pressure on margins are also weighing on PostFinance's result. The structural decline in volumes and the volatile interest rate environment, particularly influenced by the SNB's interest rate decisions, continue to be a challenge for Swiss Post.

Is Swiss Post ready for the new strategy period?

Yes, Swiss Post is in good shape. Our logistics are now efficient and we offer trust-based digital services. But we're not standing still. Given the challenging conditions, it's even more important for us to continually evolve and adapt to the changing environment. We need to gear our products and services consistently towards customers' needs, while also keeping a close eye on our costs. This is the only way that we can both remain relevant for Switzerland and provide a self-financed public service.



We need to gear our products and services consistently towards customers' needs.

Alex Glanzmann
Head of Finance,
Interim CEO
(from 1.4.2025)

Sustainability results

Swiss Post is on track with its ambitious targets

The 2024 sustainability results clearly show that Swiss Post has provided a high-quality universal service and exceeded the federal government’s legal requirements, climate reduction measures are beginning to take effect, customers are satisfied with services and employees enjoy working for Swiss Post.

In the 2021–2024 strategy period, Swiss Post has set the course for a sustainable future and implemented effective measures for the environment, customers and employees, as well as along the supply chain and for the Swiss population. Significant sustainability results at a glance:

Environment

Swiss Post’s ambitious climate and energy target is on track in 2024. Greenhouse gas emissions in our own operations (Scope 1-2) have remained stable. A reduction of just under 0.8 percent was recorded compared to the previous year. The drivers of this reduction are the offsetting of additional services in passenger transport and reduced services in goods logistics as well as measures in electromobility and fossil-free heating. The delivery fleet comprises 7,300 electric vehicles that are powered by 100 percent “naturemade star” certified green electricity. Postbus operates 42 vehicles with electric drives.

Swiss Post was able to significantly reduce greenhouse gas emissions in the value chain (Scope 3) by around 18 percent compared to the previous year. This sharp reduction is primarily due to the fall in emissions from PostFinance’s own investment portfolio.

With the newly established E-Mobility Charging Solutions business unit, Swiss Post is building a reliable and cost-effective charging infrastructure and ensuring the energy supply for Swiss Post’s own vehicles.

In 2024, Swiss Post installed new photovoltaic systems with an additional capacity of 1.6 megawatt-peak. Swiss Post’s third-largest system was installed in 2024 at the Villmergen logistics center, which was the first Swiss logistics building to be awarded the sustainable building DGNB Switzerland label.

In 2024, Swiss Post received the top rating A in the climate category from the Carbon Disclosure Project CDP for its commitment and transparency.

Customers

Overall customer satisfaction in 2024 was 76 out of 100 points and has therefore remained unchanged compared to previous years. This shows that Swiss Post is succeeding in tailoring its services to customer needs. The overall satisfaction of major customers was 75 points. This represents an increase of +2 points compared to 2023. At 77 points, satisfaction among private customers is unchanged compared to 2023.

To maintain the security of its digital services and products at the highest level, Swiss Post uses a bug bounty programme. The programme has been running without restrictions for the entire post.ch domain since 2024. Swiss Post is therefore further expanding its pioneering role.

Facts and figures

240,117 tonnes CO₂e
Greenhouse gas emissions
(Scope 1–2)

1,055 GWh
of energy consumed by
Swiss Post in 2024, of which
17 percent from renewable
sources.

12.7 MWp
installed capacity of own
PV systems (+1,7 MWp)

76 points
customer satisfaction
(scale of 0–100)

82 points
for the “My direct manager”
category in the employee
survey (scale of 0–100).

25.4%
women in senior
management roles

44.4%
women on the Board of
Directors

CHF 3 billion
procurement volume
from over 200 sectors and
40 countries

96.7%
of the population are able to
access Swiss Post branches
within 20 minutes on foot or
by public transport.

97.4%
A Mail letters
delivered on time

96.2%
of Priority parcels
delivered on time

Employees

In the last employee survey, "My direct manager" received the best score with 82 out of 100 points. Swiss Post can also be proud of its attractiveness as an employer. This is clear from the increase in applications: in 2024, Swiss Post received almost 90,000 application dossiers, which is almost 30,000 more than in 2023.

Employee health is an important issue for Swiss Post. One particular success was the nationwide roll-out of the "StayFit" online platform with an anonymous chat function that employees can use to request counselling in connection with challenging professional or private situations.

Swiss Post plays a pioneering role in wage transparency. It is one of the few companies in Switzerland to include a salary range in its job adverts. This wage transparency is being expanded all the time.

Procurement

On an annual basis, Swiss Post purchases goods, services and construction services worth almost 3 billion francs from suppliers in over 200 sectors and 40 countries. Around 94 percent of suppliers have their invoice address in Switzerland.

Swiss Post has integrated the topic of sustainability comprehensively into its procurement organization, further developed the Supplier Code of Conduct for Responsible Procurement and introduced a management system to monitor human rights due diligence obligations and environmental matters in the supply chains. The anonymous PostCourage reporting office is available to stakeholders to enable breaches to be reported.

To advance the decarbonization of the supply chain, Swiss Post introduced sustainability criteria for procurements over CHF 150,000 in the 2021–2024 strategy period. These are weighted with at least 15 percent.

Economic and social added value

Operating profit rose to 401 million francs (previous year: 323 million francs). The increase is attributable to price and efficiency measures. Economic value added amounts to –202 million francs. That is 13 million francs more than the previous year. The increase is due in particular to the higher operating result.

In 2024, Swiss Post continued to meet its statutory mandate in terms of accessibility in all cantons: 98.1 percent of the population can access services within 20 minutes (including home delivery). Depending on the canton, the figures are well above the target of 90 percent. At 96.7 percent, the overall availability of postal services was well above the target value.

In 2024, Swiss Post exceeded all of the federal government's regulatory quality targets (97 percent for letters and 95 percent for parcels): 97.4 percent of A Mail letters and 99.1 percent of B Mail letters as well as 96.2 percent of Priority parcels and 99.6 percent of Economy parcels were delivered on time.

+ Further information on the sustainability results:
Sustainability Report 2024 (PDF)

➔ Information on the financial results, page 16

▶ **Facts and figures in the video:**
ar.swisspost.ch/sustainability-figures



Key figures on sustainability

Group Key figures			
2024 with prior year for comparison	Unit	2023	2024
Climate			
Greenhouse gas emissions (Scope 1–3)	Tonnes of CO ₂ e	2,101,486	1,770,968
Scope 1 and Scope 2 emissions (direct emissions from own vehicles and buildings)	Tonnes of CO ₂ e	242,051	240,117
Scope 3 emissions (indirect emissions from the value chain)	Tonnes of CO ₂ e	1,859,435	1,530,851
Energy			
Energy consumption within and outside of the organization	GWh	2,056	2,000
Energy consumption within the organization	GWh	1,063	1,055
from renewable sources	%	17	17
Energy consumption outside of the organization	GWh	993	944
Public service			
Customer access points	Number	4,963	5,003
Accessibility within 20 minutes on foot or by public transport	%	96.7	96.7
Delivery quality A Mail letters	%	97.3	97.4
Delivery quality Priority parcels	%	95.7	96.2
Ensuring self-sustainability			
Operating profit	CHF million	323	401
Economic value added	CHF million	-215	-202
Degree of internal financing in investments	%	100	100
Customer satisfaction			
Overall satisfaction	Index (1–100)	76	76
Major customers	Index (1–100)	75	77
Small and medium-sized enterprises	Index (1–100)	74	72
Private customers	Index (1–100)	77	77
Employee satisfaction			
My direct manager	Index (0–100)	83	82
Our corporate culture	Index (0–100)	77	76
Health and safety of employees			
Occupational accidents	Number per 100 FTEs	7.5	7.4
Absentee days for medical reasons	Days per full-time equivalent	9.2	9.8
Employee training and development			
Trainees in Switzerland	Persons	1,844	1,887
Ratio of apprentices to employees	%	5.5	5.7
External training	CHF million	9.2	9.3
Cost-sharing of Swiss Post	CHF million	7.4	7.5
Headcount and staff turnover			
Headcount	Full-time equivalents	36,431	36,993
Jobs in peripheral regions	Persons	16,244	15,934
Turnover rate (overall)	%	12.8	12.0
Voluntary turnover	%	6.4	6.0

Group | Key figures

2024 with prior year for comparison	Unit	2023	2024
Diversity on the Board of Directors			
Female	%	44.4	44.4
Male	%	55.6	55.6
Diversity in management			
Women in senior management roles	%	24.2	25.4
Leadership pairs who share managerial responsibility	%	93	106

+ Further key figures can be found in the Sustainability Report 2024 (PDF) from page 81 onwards

▶ **Facts and figures in the video:**
ar.swisspost.ch/sustainability-figures



Interview with Christian Plüss, Executive Management delegate for sustainability

“Swiss Post is doing very well in terms of sustainability”

Customers demand sustainable services from Swiss Post. Christian Plüss, Executive Management delegate for sustainability, explains how Swiss Post is meeting this need and why it is focusing on seven ambitions and four dimensions.

In 2023, Swiss Post published a non-financial report for the first time. In 2024, it developed this further into a sustainability report. Why?

Christian Plüss: With the non-financial report, Swiss Post took a first step in 2023 towards highlighting its work in the areas of the key sustainability issues. The next step followed in 2024 with the addition of the financial aspects. This ongoing development towards taking a holistic view goes hand in hand with Swiss Post’s strategy. While sustainability was one of four strategic thrusts in the first period of the “Swiss Post of tomorrow” strategy, it is now an integral part of the Group strategy. Swiss Post is pursuing seven ambitions in the four dimensions of economy, employees, environment and society, linking Swiss Post’s financial and non-financial performance together with a view to ensuring that it remains sustainable in the long term. The report reflects Swiss Post’s understanding of sustainability.

How do you see the development of sustainability at Swiss Post in the last strategy period?

From 2021 to 2024, the focus was on climate and energy in particular. Swiss Post deliberately set itself long-term targets extending to 2030 and 2040.

Last year demonstrated that Swiss Post is doing very well in terms of climate. It invests in sustainable buildings, as shown for example by the Villmergen logistics center, and delivers letters and parcels in the cities of Zurich, Bern, Geneva, Basel, Winterthur and Thun exclusively with electric vehicles. In goods logistics, it has set a course that aims to ensure that 20 percent of the kilometres covered by its own vehicles will run on alternative drive systems by 2030. PostBus has done important groundwork in the area of electromobility – the first routes have already been electrified. Swiss Post has accelerated the target for PostBus, and wants to see the entire fleet converted to fossil-free drive systems as early as 2035.

If that is to be achieved, an extensive charging infrastructure for electric vehicles is needed. Swiss Post is building that infrastructure together with an external partner. Why is Swiss Post putting in this effort?

Electromobility is gaining ground – at Swiss Post and in Switzerland in general. Demand for charging current and charging points is growing enormously. To ensure that we can meet our own needs and to improve Switzerland’s charging infrastructure, Swiss Post is planning measures including developing a nationwide fast-charging network for electric vehicles in collaboration with the fenaco cooperative. To help achieve this, Swiss Post is systematically pooling its strengths in the newly founded E-Mobility Charging Solutions business unit.



Sustainability is an integral part of the Group strategy.

Christian Plüss
Executive Management delegate
for sustainability

Commitment to the environment is important to Swiss Post. What about your commitment to society?

With its public service, Swiss Post creates unique added value for people and companies in Switzerland. With 5,003 access points – branches, branches with partners, home service, My Post service at retailers, petrol stations, train stations and kiosks, My Post 24 terminals and P.O. Box facilities – Swiss Post provides a dense network of access points. But our commitment goes far beyond the public service.

For example?

Swiss Post develops innovative digital services to make everyday life easier for its customers, investing for example in digital services such as e-voting and the electronic patient record. The ePost App, Swiss Post’s digital letter box, allows users to take care of administrative work efficiently. To continue its evolution, Swiss Post works with startups and universities to find innovative solutions related to Swiss Post’s core markets. Swiss Post also plays a pioneering role in the areas of cybersecurity and digital ethics.

Swiss Post’s services are only possible thanks to the commitment of its employees. How does Swiss Post show its commitment to its staff?

Swiss Post offers its employees an appreciative working environment and modern, fair employment conditions. It encourages a healthy work-life balance for all employees, for example with the option of working part-time or through job sharing. In 2024, there were 106 “leadership duos” sharing management responsibility. The number has increased steadily in recent years. Swiss Post also offers all employees training and development opportunities.

Digitization requires constant adaptation and ongoing development of skills. In 2024, a total of 9.3 million francs was spent on further training, with Swiss Post contributing some 7.5 million francs.

The physical and mental health of employees remains a key issue. Swiss Post offers low-threshold points of contact, including a 24-hour online platform with health information and anonymous chat consultation. It also supports employees with reintegration into work.

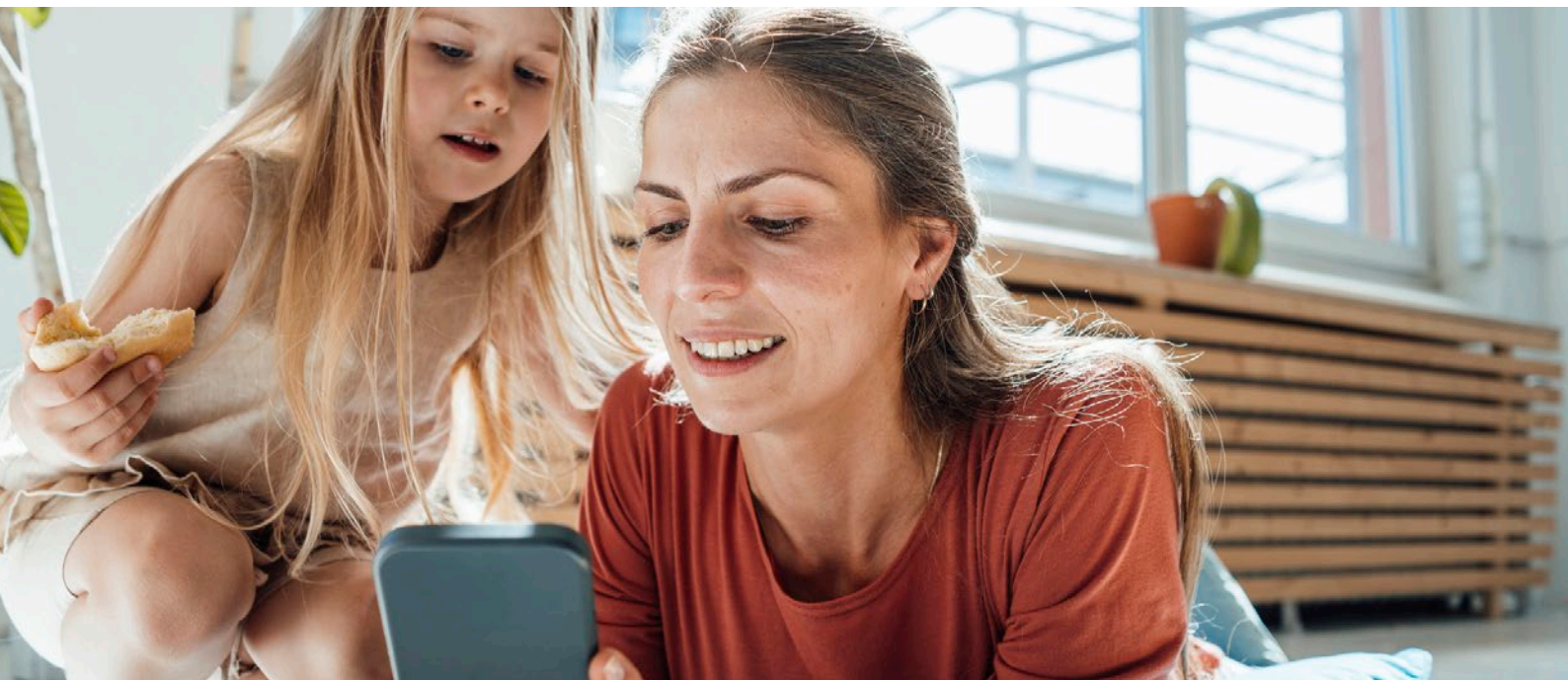
What role do the economic aspects of sustainability play in Swiss Post’s strategy?

The goal of the “Swiss Post of tomorrow” strategy is to ensure that Swiss Post can finance itself from its own resources in the long term. The new products and services are consistently geared towards the needs of our customers. At the same time, Swiss Post is optimizing its costs ensuring that prices remain sustainable in the future. This is the only way it can remain relevant in the long term, and the only way it can provide a high-quality universal service and public service financed from its own resources. Furthermore, despite the financial burden of the universal service, Swiss Post has paid the Confederation 1.25 billion francs in dividends over the last ten years.



With its public service, Swiss Post creates unique added value for Switzerland.

————— **Christian Plüss**
Executive Management delegate
for sustainability



Strategy

In the first phase of its “Swiss Post of tomorrow” strategy, Swiss Post developed its core competencies – the transport of goods, information and people, as well as financial services. Over the next four years, Swiss Post will continue to pursue its strategy, strengthening its leading role in logistics, further expanding its digital and mobility services, and focussing on customer proximity in financial services. Physical access points will be further developed, and digital services expanded. With targeted investments, Swiss Post will secure its relevance for the future and the high quality of the universal service, which it finances from its own resources. In the next stage on the journey to becoming the “Swiss Post of tomorrow”, Swiss Post will strengthen its holistic understanding of the strategy and manage the transformation of the Group with seven strategic ambitions. In addition to financial goals, Swiss Post will also pursue non-financial goals in order to create added value for Switzerland in the long term.

“Swiss Post of tomorrow” strategy

Customer requirements and digitization drive development

Swiss Post is continuing to develop its core business and is preparing for a time when letters are no longer its main financial strength. To secure its relevance for the future and finance the universal service from its own resources, Swiss Post is making targeted investments.

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Strategic ambitions

Swiss Post is managing its transformation with seven strategic ambitions

In the next strategy period, Swiss Post will strengthen its holistic understanding of the strategy and manage the Group with seven strategic ambitions. In addition to financial goals, Swiss Post will also pursue non-financial goals in order to create added value for Switzerland in the long term.

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“Swiss Post of tomorrow” strategy

Customer requirements and digitization drive development

Swiss Post is continuing to pursue its “Swiss Post of tomorrow” strategy, strengthening its leading role in logistics, further expanding its digital and mobility services, and focussing on customer proximity in financial services. Physical access points will be further developed, and digital services expanded. With targeted investments, Swiss Post will secure its relevance for the future and the high quality of the universal service, which it finances from its own resources.

In the first phase of its “Swiss Post of tomorrow” strategy (2021–2024), Swiss Post developed its core competencies – the transport of goods, information and people, as well as financial services. Swiss Post has built up new expertise and invested in its future, in particular in the areas of logistics and digital communication. It has opened up its branches to service providers and public authorities and further developed its range of products and services with a focus on the customer. This lays the foundation for the next phase (see Strategic milestones 2021–2024, ➔ Page 9)

Swiss Post continues to develop its core business

With customer habits undergoing constant change and a volatile environment in all four markets, Swiss Post continues to be faced with major challenges. With its strategy, it is setting out the future of its services and its role as a Swiss institution. It is continuing to develop its core business and preparing for a time when letters are no longer its main financial strength. It is focussing more strongly on the needs of its customers for a comprehensive range (one-stop shop), digital services and a wide variety of access points, and is particularly aware of its responsibility towards the Swiss public. It is renewing its promise to make the everyday lives of its customers easier and to evolve in line with their changing needs. It is supplementing its physical services with digital services and connecting the two worlds seamlessly. For example, Swiss Post is adapting its branch network, on the one hand promoting access points that are more flexible in terms of time and location, such as My Post 24 and branches with partners, which are very popular with customers, while on the other hand investing in the modernization of branches and transforming them into service centers. Personal advice and support for customers will remain important in the future – both in branches and online.

Growing sustainably in selected markets

With sustainable growth in selected markets, Swiss Post is ensuring that it can continue to finance the universal service and a sustainable public service from its own resources. To achieve this, it is investing primarily in the maintenance, development and expansion of its infrastructure. But where it makes sense, it is also continuing to focus on inorganic growth, in particular in the areas of goods logistics and digital communication (platforms, cybersecurity, advertising). It is expanding its mobility services for business and private customers and examining growth opportunities at PostFinance.



As it continues to evolve, Swiss Post’s focus is on customer needs.



Swiss Post wants to grow sustainably in order to continue financing the universal service independently.

Socially and environmentally committed

And finally, Swiss Post is continuing to focus on a strong social and environmental commitment. It is committed to a liveable environment for future generations and to making use of the technological advances available to achieve this, for example by systematically converting its vehicle fleet to emission-free drive systems and building a nationwide charging infrastructure. The goal is to be carbon neutral along the entire value chain by 2040. Swiss Post continues to be an attractive employer. It takes its responsibility towards its employees seriously at all times. Because it is only the support of its staff that can make the Swiss Post of tomorrow a reality.



Swiss Post aims to be carbon neutral along the entire value chain by 2040.

More information on the strategy, environment and challenges in the Financial Report 2024 (PDF), from page 18



**Modern universal service:
Bridge between the analogue and digital worlds**

At its meeting on 14 June 2024, the Federal Council decided to initiate a revision of the Postal Services Ordinance (to come into force in 2026) and to develop benchmarks for a revision of the Postal Services Act (to come into force in 2030 at the earliest). The amendments to the ordinance include greater flexibility with deliveries and the integration of digital services: in the future, Swiss Post will be expected to deliver at least 90 percent of consignments on time. The figures today are 97 percent for letters and 95 percent for parcels. Delivery is to be guaranteed in permanently inhabited areas, and the obligation to deliver to all homes that are occupied all year round will be removed. The universal service will also be supplemented, for example with digital letters, online payment methods (e.g. debit card or payment app) and online payment transactions.

Swiss Post welcomes the amendments to the ordinance proposed by the Federal Council. They are an important first step towards a regulatory framework that is fit for the future. To achieve this, a comprehensive revision of the law remains necessary and must be undertaken soon.

Strategic ambitions

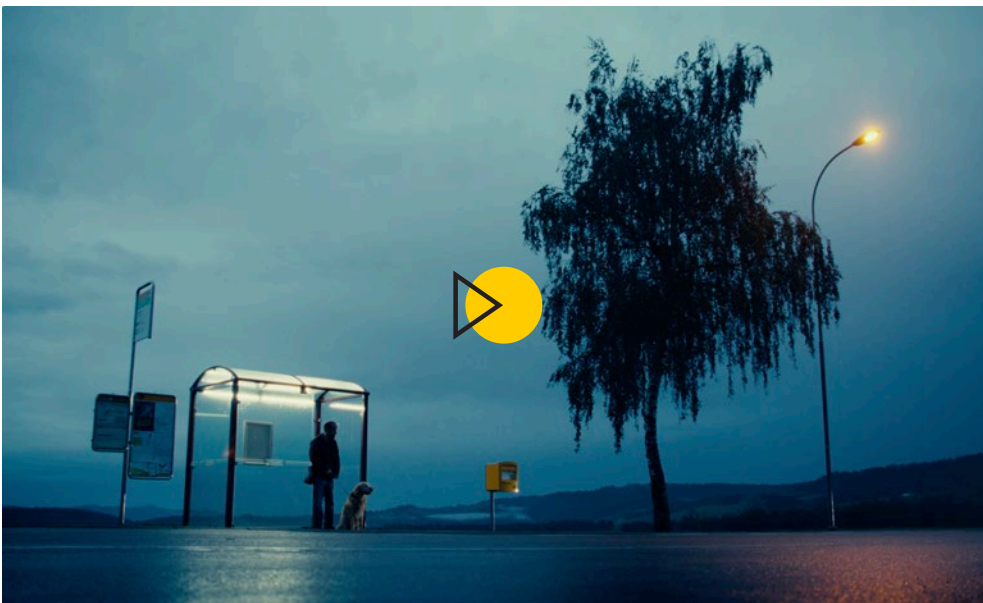
Swiss Post is managing its transformation with seven strategic ambitions

In the next stage on the journey to becoming the “Swiss Post of tomorrow”, Swiss Post will strengthen its holistic understanding of the strategy and manage the Group with seven strategic ambitions. In addition to financial goals, Swiss Post will also pursue non-financial goals in order to create added value for Switzerland in the long term.

The goal of the “Swiss Post of tomorrow” strategy is to secure the relevance of Swiss Post and its services in the long term (see → page 27). As an “institution” in Switzerland and for Switzerland, Swiss Post understands its responsibility to act sustainably in all dimensions (economy, society, employees and environment). In the second strategy period, Swiss Post will establish a balance between economic (financial) and social and environmental (non-financial) objectives. With the introduction of seven strategic ambitions, it is achieving a sustainable Group strategy: customer centricity, employee satisfaction and climate protection are essential to Swiss Post’s success.



With the introduction of seven strategic ambitions, Swiss Post is achieving a sustainable Group strategy.



Swiss Post wants to make everyday life easier for people in Switzerland and offer real added value. Its strategy is geared towards a rapidly changing environment and dynamic customer requirements.



Economy



Customer-centric

Swiss Post has set itself a clear goal: to offer all customers – whether companies, public authorities or private individuals – the same high quality on the channel of their choice. Its aim is to continuously improve and refine the entire range of products and services. Swiss Post’s employees are always at the cutting edge: they know what their customers need today – and what they expect tomorrow. These valuable insights drive Swiss Post to keep improving, to always be one step ahead and to offer exactly what really matters.



Targeted and sustainable growth

Swiss Post is strengthening its core business in the areas of logistics, communication, mobility and financial services, and is specifically expanding its services in selected markets. In doing so, it is focusing on sustainable growth geared towards customers’ needs. This is not about growing as a company, but instead restoring balance to the Swiss Post system. Because with growth, Swiss Post secures the financial resources needed for future investment – despite its current dependence on declining markets – and makes an important contribution to its self-sustainability. It is therefore investing in the development and expansion of its infrastructure with a view to scaling existing business models, but is also looking at acquisitions where competencies cannot be developed internally or secured through partnerships.



Self-sustaining

Swiss Post is much more than just letters – as a holistic system, it has a clear goal: to offer an attractive public service while operating in a self-sustaining manner. If this is to remain the case, it must change. To ensure long-term self-sustainability, two main approaches are being pursued: on the one hand to increase revenue through growth and targeted price adjustments, and on the other to optimize operating processes to achieve efficiency improvements. At the same time, it is important to take advantage of synergies within the various units. As the process of digitization continues and letter volumes decline, the transformation to the Swiss Post of tomorrow is essential. It is laying the foundation today for a future-proof Swiss Post that is sustainably financed from its own resources.

Society



Relevant to the general public

One of the most important goals is to maintain the universal service and the public service in Switzerland at the accustomed high level of quality, and to develop them in line with the needs of the Swiss people in order to make their everyday lives easier. To achieve this, Swiss Post works closely with policymakers, the owner and various stakeholders. Swiss Post’s products and services are expected to create real added value. To achieve this, Swiss Post is continuously optimizing its products and services and expanding them digitally. In the parcel business, the focus is on convenience, simplicity and speed. In the communication market, Swiss Post is rethinking the public service with digital solutions in the areas of healthcare, electronic voting and digital platforms (e.g. ePost). In the area of mobility, Swiss Post is promoting for example on-demand bus services and charging systems for electric vehicles.



Digitally and physically connected

Swiss Post today is strongly associated with traditional services such as the physical transport of parcels and letters. This will remain a core competence in the future. However, its services will increasingly include physical and digital elements. Private individuals, companies, organizations and public authorities should be able to communicate securely using their preferred channels, as they have until now. Existing services are therefore being further developed digitally and adapted to the changing needs of customers and the new generation. This includes for example the consolidation and expansion of mobile applications in an integrated Post-App 2.0 and formats such as self-service terminals or remote consultations in branches.

Employees

Attractive for employees

Swiss Post's success and the trust placed in it are based above all on its employees and their day-to-day work. To remain successful in the future, Swiss Post needs motivated and competent employees. Swiss Post wants to continue to be an attractive employer and be seen as a diverse company. It takes its social responsibility seriously, cultivates a modern management style and provides fair employment conditions. It offers attractive jobs, interesting work, modern working models and development opportunities, and an inclusive corporate culture. This is how Swiss Post intends to continue to attract and retain new, committed and satisfied employees in the future.

Environment

On track for net zero

Swiss Post is committed to a liveable environment for future generations and assumes responsibility for ecological sustainability. In an effort to counteract climate change, it is pursuing ambitious climate targets: from 2025, Swiss Post will ensure electric delivery of letters and parcels in urban centres. From 2030, it expects to be climate neutral in its own operations and by 2040, Swiss Post aims to reduce greenhouse gas emissions along the entire value chain to net zero.

To achieve this, the vehicle fleet is being converted to emission-free drive systems. Business customers are encouraged to use environmentally friendly mobility solutions. In a joint venture with the fenaco cooperative, Swiss Post is building a nationwide network of charging stations for electric vehicles. In the real estate sector, Swiss Post is improving the energy efficiency of existing buildings, promoting the production of renewable energy and ensuring that new buildings are in accordance with the highest recognized energy standards. The 10 percent of CO₂ emissions that are expected to be unavoidable by 2040 will be removed from the atmosphere and stored for the long term. To achieve this, it is building up a portfolio for CO₂ removal and storage.



How the Group units are realizing the ambitions

Self-sustaining, customer-centric or net zero? In the Group and function unit contributions, the different icons are used to show the strategic ambition to which the measures described make the main contribution.

Is Swiss Post now taking a completely new direction?

Christian Levrat, Swiss Post has pursued two main goals until now: growth in selected markets and securing long-term self-sustainability. Seven new ambitions have now been defined. Is Swiss Post taking a completely new direction?

No, Swiss Post will continue to be self-sustaining – financing the universal service and its range of public services from its own resources. In its role as an institution, it is expected on the one hand to make a relevant contribution to the functioning of people’s everyday lives in Switzerland, while on the other hand, as an enterprise, it should ensure the long-term financing of the universal service and necessary investments. The seven ambitions accommodate this balance by promoting a holistic view of Swiss Post over an extended period of time.

What specifically will change with this new strategic direction?

We will continue to strengthen our focus on our customers and their requirements, with particular attention to the needs of private customers and small to medium-sized business customers. We want to offer services for an intuitive, trustworthy and secure exchange of information in the digital world and create the best possible connection between the digital and physical worlds. We want this interaction to make Swiss Post’s products and services stand out from the competition in the long term, create added value for customers and ensure Swiss Post’s relevance. Targeted and sustainable growth, ecological sustainability and attractiveness for our employees remain firmly embedded in the new strategy and will be consistently pursued.

Seven strategic ambitions probably also mean that there will be some conflicting goals.

How can a company the size of Swiss Post be managed in this respect?

Swiss Post operates in an environment characterized by profound and rapid change. Our world is becoming increasingly dynamic and unpredictable – simply becoming more complex. The key thing is to weigh up your options and consider all dimensions with a view to finding useful and sustainable solutions in the long term, rather than thinking in terms of conflicting short-term goals. This is the only way we can implement a robust strategy that will take us into the future and ensure that Swiss Post remains relevant for Switzerland, the economy and the public in 2030 and beyond.



Swiss Post continues to finance the universal service and its range of public services from its own resources.

Christian Levrat
Chairman of the Board of Directors

Logistics Services

Swiss Post connects Switzerland, and connects Switzerland to the world. It is expanding its core competencies and range of services in order to establish itself as a comprehensive logistics partner for the goods flows of the future.



▶ **Facts and figures in the video:**
ar.swisspost.ch/figures-logistics-services



Interview

“We have built up an efficient organization with strong business units.”

In a challenging environment, Logistics Services has created a solid operational basis and systematically adapted its infrastructure. In 2024, the unit pushed ahead with the electrification of the vehicle fleet and made visible progress.

Interview with Johannes Cramer, Head of Logistics Services:

➔ Page 36

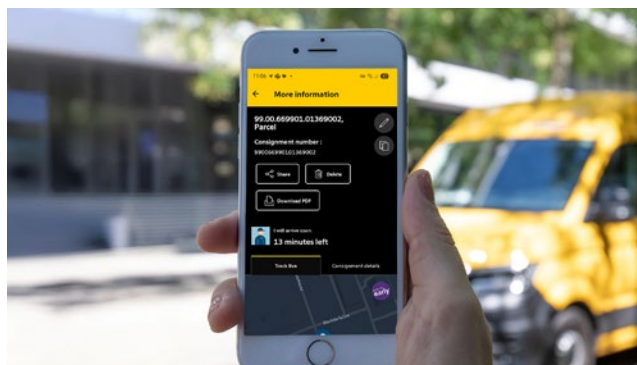


Electromobility

The conversion of delivery fleet is in full swing

In growing numbers of Swiss cities, Swiss Post is fully electric in the delivery of letters and parcels. More than 7,000 electric vehicles are already saving thousands of tonnes of CO₂. Swiss Post is pushing ahead consistently with the environmental transformation in logistics.

➔ Page 37



Consignment tracking

When will my parcel be here?

Real-time consignment tracking: Swiss Post has developed a service offering accurate information on parcel deliveries. The “My consignments” service shows time slots of two to four hours on the day before delivery and 40 to 90 minutes on the day of delivery.

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Goods logistics



Swiss Post subsidiary lemoli Trasporti opens new headquarters in Lombardy

The logistics company lemoli Trasporti, a subsidiary of Swiss Post, is a leader in cross-border transport between Switzerland and Italy for everyday products, hazardous goods and temperature-sensitive goods. In 2024, lemoli Trasporti opened a new logistics center in Turate, Italy, just 26 kilometres from Chiasso and 25 kilometres from Milan. As a hub the new location is important for intermodal transport (road-rail) in Swiss Post's international logistics network on the north-south axis, increasing the efficiency of cross-border transport.

Universal service



Rapid solutions in difficult situations

Devastating storms, mudslides, buried roads: in times of crisis, Swiss Post finds effective solutions and ensures provision of the universal service thanks to precision logistics and the valiant efforts of its employees.

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Interview with Johannes Cramer, Head of Logistics Services

“We have built up an efficient organization with strong business units.”

Johannes Cramer: Logistics Services has had a very busy year. How do you see it looking back?

It was very demanding, with many challenges we had to overcome. We were stretched by highly volatile markets and the impacts of the global political situation, the economy and consumer confidence. But looking back on the year, I am positive that: in 2024, we reaped the rewards of our efforts over the past few years. We have built up a stable and efficient organization with strong business units and a solid operational basis. We have systematically adapted our infrastructure, we are recognized as an established partner in healthcare logistics, and in goods logistics, we have a sustainable network with a strong Swiss core. Given these successes, I'm proud of what we have achieved. On top of that, the goods market as a whole is again showing initial signs of growth, and that makes us optimistic.

Where does Logistics Services stand in terms of sustainability?

Swiss Post has set itself ambitious sustainability targets: we want to be climate neutral in our operations by 2030 and achieve net zero by 2040. In 2024, we again pushed ahead with the electrification of our fleet and made visible progress. Since the middle of the year, all deliveries in Basel-Stadt and some neighbouring municipalities have been fully electric, making Basel the fourth city where all vehicles are electric. We will push ahead consistently with this development in other regions in 2025 in order to fulfil our responsibility for a sustainable future.

How is Logistics Services managing the market conditions?

The current market conditions are more challenging than in the past. Our business areas are heavily dependent on consumer spending, which has been weak by historical standards in recent years. Although there are initial signs of recovery and slight growth in online retail in 2024, the overall level remains below average. While we expect further growth in the coming years, market conditions remain volatile and difficult to predict, making it all the more important to optimize Swiss Post's position now in order to be successful in the long term, even in an uncertain environment.

Where does Logistics Services stand with regard to implementation of the “Swiss Post of tomorrow” strategy?

After four years creating a solid foundation, our focus now is on consolidating that foundation and setting the course for further growth. Our goal is to ensure that our logistics are more diversified than ever by 2028 and beyond. We are already less dependent on the letter business today and our revenues are more broadly diversified. In the coming years, we will expand the parcel business into our strongest pillar. Other important pillars will be the media and advertising market and international business. Goods logistics and industry solutions are also becoming increasingly relevant. In a nutshell: now that we have diversified our revenue base, our focus is on a more sustainable income structure.



In 2024, we again pushed ahead with the electrification of our fleet.

————— **Johannes Cramer**
Head of Logistics Services



Electromobility

The conversion of delivery fleet is in full swing

In growing numbers of Swiss cities, Swiss Post is fully electric in the delivery of letters and parcels. Around 7,300 electric vehicles are already saving thousands of tonnes of CO₂. With the ambitious goal of electrifying the entire delivery vehicle fleet by 2030, Swiss Post is pushing ahead consistently with the environmental transformation in logistics.

Swiss Post's yellow delivery vans are part of the everyday cityscape, especially in the mornings, when Swiss Post employees are out delivering thousands of parcels every day. But in many places, something is different: no smell of exhaust fumes, no engine noise – the only sound is the quiet hum of the vehicles. And the bright yellow of the vehicles has also changed slightly, with green markings showing that they are emission-free.

Electric delivery in Swiss cities

The switch to electromobility is in full swing: in the cities of Bern, Zurich, Geneva, Winterthur, Thun and Uster all Swiss Post letter and parcel deliveries are fully electric. "This enables Swiss Post to save 3,200 tonnes of CO₂ annually. That's equivalent to 400 car journeys around the world," says Johannes Cramer, Head of Logistics Services. "The electrification of the vehicle fleet is an important step towards achieving Swiss Post's ambitious climate targets." Since August 2024, all deliveries in the city of Basel, and in some neighbouring municipalities such as Allschwil and Binningen, have also been made entirely with Swiss Post's own electric vehicles. This means that Swiss Post serves a total of over 1.5 million households with electric vehicles every day.

Expansion of charging infrastructure progressing

At the Basel SBB location, Swiss Post has created a new charging infrastructure and adapted the building's electrical system. Today, 142 of the 455 delivery offices across Switzerland are equipped with charging stations for electric vehicles. The expansion is continuing on an ongoing basis. In older buildings in particular, the infrastructure has to be adapted to cope with the higher current load. Similar investments are also planned at other locations, such as in Thun and Effretikon, where additional electric delivery vans came into operation at the end of 2024. "In 2025, we will reach an important milestone when Biel/Bienne, Lucerne, Lugano and other cities also switch completely to electric delivery," says Johannes Cramer.



In the cities of Bern, Zurich, Geneva, Winterthur, Thun and Uster alone, Swiss Post saves 3,200 tonnes of CO₂ annually.

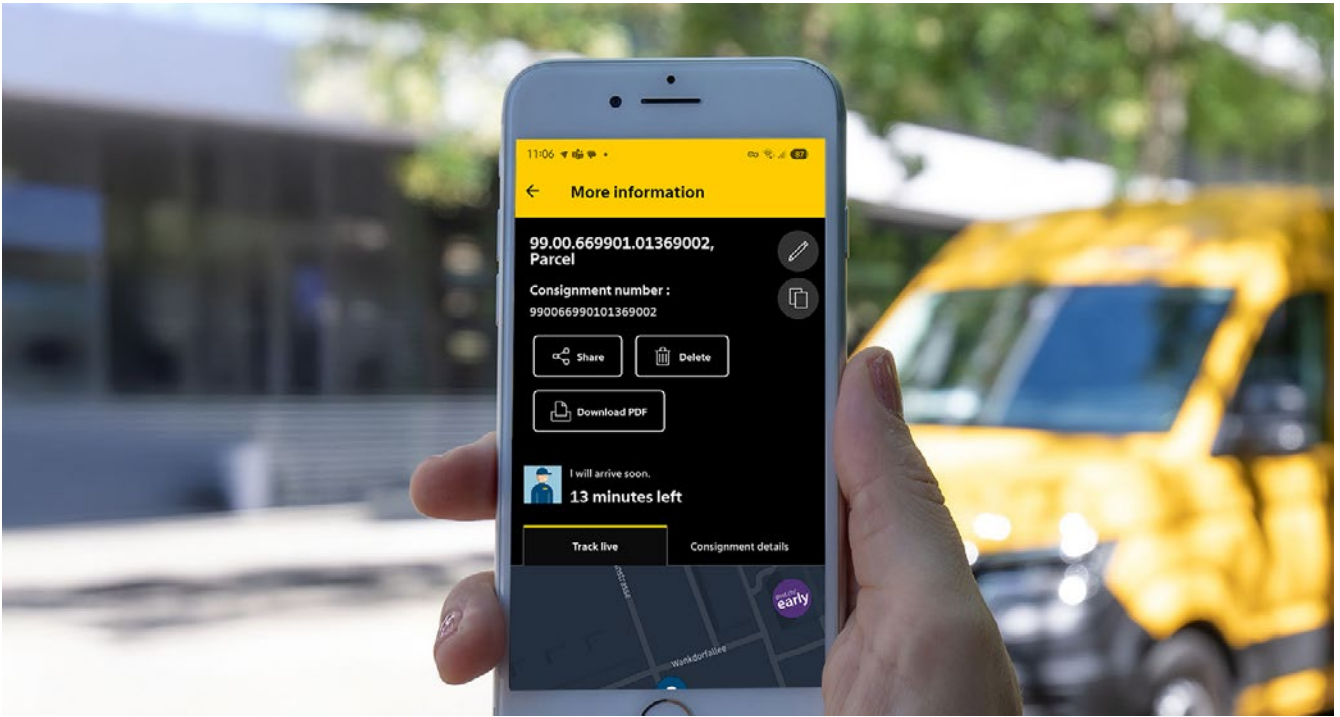
Johannes Cramer
Head of Logistics Services

Around 1,300 delivery vans with electric drive systems

In addition to the electric scooters that Swiss Post has long been using to deliver letters and smaller parcels, around 1,300 delivery vans with electric drive systems are also in use – and the number is growing all the time. The target is for all deliveries in Switzerland to be fully electric from 2030 – from Geneva to Basel to Scuol. Specifically, this means that the delivery of around 76 million parcels and some 1.4 billion letters will then be environmentally friendly. A key element of Swiss Post's electrification strategy is the use of electricity from 100 percent renewable energy sources from Switzerland.

Switzerland's biggest electric fleet continues to grow

With 7,285 electric vehicles, Swiss Post currently operates Switzerland's biggest electric fleet. This includes 6,009 electric scooters, 594 electric delivery vans and 682 other electric vehicles used for technical and logistical purposes. By 2030, Swiss Post plans to convert the entire fleet of 10,500 delivery vehicles to alternative drive systems. The number of kilometres covered by external transport partners will also become more sustainable: by 2030, five percent of this figure is expected to be covered with alternative drive systems, making a fifth of all kilometres covered fossil free.



Real-time consignment tracking

When will my parcel be here?

Who doesn't want to know exactly when the parcel they are expecting will arrive and get information quickly about any changes? That is why Swiss Post has developed a service offering accurate information on parcel deliveries. The "My consignments" service shows private customers time slots of two to four hours on the day before delivery and a continuously updated time slot of 40 to 90 minutes on the day of delivery. If there is any significant delay in the planned delivery time – for example because the roads are congested – recipients are informed of the new time slot in good time. In the last few minutes before delivery, there is also a link to real-time parcel tracking, allowing customers to track the location of their parcel online on a map and react quickly to receipt of the parcel. The pick@home parcel collection service now also offers more accurate time forecasts.

The arrival time service is available in all Swiss regions with parcel delivery alone and is being gradually expanded to areas with combined letter and parcel delivery.



In "My consignments", a time slot of two to four hours is shown the day before delivery.

Ensuring the universal service

Rapid solutions in difficult situations

Devastating storms, mudslides, buried roads: the year 2024 presented Swiss Post with major challenges in some places. But thanks to precision logistics and the valiant efforts of employees, it was possible to maintain provision of the universal service to the public – sometimes calling for unconventional solutions.

Whatever may happen: in times of crisis, Swiss Post proves its ability to find effective solutions quickly. In the summer of 2024, with its numerous storms and heavy rain, such solutions were needed more than once.

Lourtier: mail from the heavens

In July 2024, when a deluge of water washed away the connecting road, the Valais village of Lourtier in Val de Bagnes was cut off from the outside world for over two weeks. Cheese, vegetables and much else was flown to the village by helicopter. As was the mail which the village's mail carrier took delivery of in front of the branch in Lourtier. But how to distribute the letters and parcels? The mail carrier used her own car – and got her husband to help as well: with a Swiss Post sticker on the family pickup, the two of them together delivered the mail.

Reliable delivery in Brienz

In Brienz, due to heavy rainfall on 12 August, the ground floor of the delivery office was flooded. The staff took refuge on the first floor and couldn't leave until late in the evening. The counter area was under water, and rubble and debris were also washed up. Access to the vehicles was blocked. But Swiss Post proved able to take action: the consignments were diverted and the delivery staff made their rounds from a nearby delivery office that was not affected. One day after the disaster, letters were again being processed at the original office – although getting to the room used by the mail carriers from the stairwell, because the service entrance was still blocked by mud and washed-up cars.

Commitment in Baar

On 2 September, a severe storm caused significant flooding at the delivery office in Baar. The fire brigade responded quickly and pumped out the water, so the situation was kept under control. Thanks to efficient internal processes at Swiss Post, there was no significant interruption to operations and mail was delivered on schedule in the morning. But an extra effort was required, with staff working hand in hand to dry 50 to 80 soaked parcels.

Logistics planning put to the test

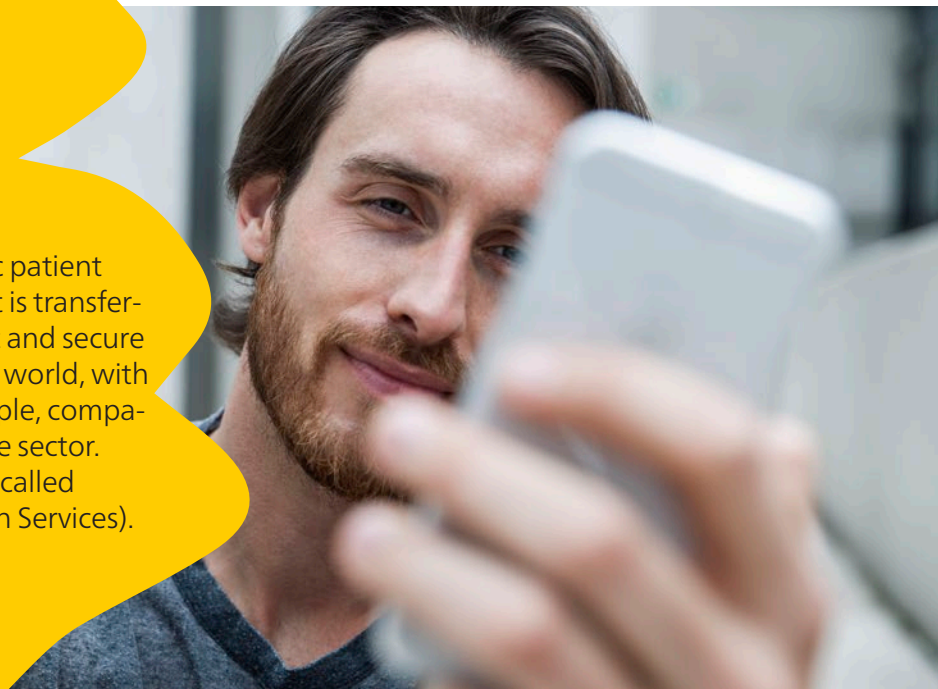
But it wasn't only the delivery offices – logistics planning also faced challenges from natural disasters: in July, rounds that normally go over the San Bernardino had to be rerouted via the Gotthard at short notice because sections of the A13 were damaged. For other events, by contrast, longer-term planning was possible: for the high-profile Bürgenstock peace conference and the Road World Championships in Zurich, road closures meant that alternative routes and delivery strategies had to be developed. These situations also placed additional demands on logistics, calling for rapid adaptation to constantly changing conditions in order to ensure deliveries.



After the storms, resourceful employees found unconventional solutions.

Digital Services

Digital letters, e-voting and the electronic patient record are just a few examples: Swiss Post is transferring its expertise in information transport and secure handling of sensitive data into the digital world, with simple and secure digital services for people, companies, public authorities and the healthcare sector. Since 1 January 2025, the business unit is called Digital Services (formerly: Communication Services).



▶ Facts and figures in the video:
ar.swisspost.ch/figures-digital-services



Interview

“The development of the Group unit has been a success.”

The unit has successfully completed twelve acquisitions. With a broad portfolio, Digital Services aims to offer reliable digital alternatives and meet the growing demand for secure information exchange – today and in the future.

Interview with Nicole Burth, Head of Digital Services:

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ePost communication platform



The digital letter in the universal service

In the future, customers should be free to choose whether they want to receive their mail physically or digitally. Today's ePost communication platform already offers a secure and flexible solution that allows them to do this. Mail secrecy is ensured at all times.

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Communication platforms



The electronic patient record gets a boost

Swiss Post is developing its platform for the electronic patient record on an ongoing basis. Thanks to the digital self-onboarding service, opening an EPR is easy, and possible throughout Switzerland. In many cantons, this service is free of charge.

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E-mail encryption



Sending sensitive information securely

IncaMail, Swiss Post's digital e-mail service, ensures that confidential documents such as contracts, invoices and payslips are sent reliably, securely and in compliance with data protection requirements. Swiss Post modernized IncaMail in 2024.

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Cryptography



Solutions for digital security

Cryptography – the art of encryption – protects information in data communication from unauthorized access. Swiss Post operates a competence center for cryptography in Neuchâtel, where specialists develop state-of-the-art encryption technologies.

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E-voting



Secure and convenient voting and elections

E-voting offers voters and the authorities advantages such as casting votes wherever and whenever it is convenient. E-voting also prevents the casting of invalid votes. In 2024, Swiss Post's e-voting system was successfully used in federal, municipal and cantonal elections and votes in the cantons of Basel-Stadt, Graubünden, St. Gallen and Thurgau. The security of the electronic votes was guaranteed at all ballots, and the counting of votes also went smoothly. The cantons of Geneva, Lucerne and Neuchâtel are planning to introduce Swiss Post's e-voting system in the coming years.

Cybersecurity



Increasing the security of digital communication

With its acquisition of cybersecurity specialist Open Systems AG, Swiss Post aims to offer public authorities, NGOs and private companies more secure communication solutions than ever. Headquartered in Zurich and with over 260 employees, the company safeguards the data transfer and IT networks of global companies and organizations with a unique service concept and its own platform, and designs them efficiently.

Video consultation



Market test in eight branches

In the first half of 2024, Swiss Post carried out a market test in eight branches in German and French-speaking Switzerland, offering video consultations in addition to traditional advice over the counter. This combination of virtual and personal interactions is made possible by Unblu, a subsidiary of Swiss post and provider of digital communication solutions. Secure exchange of sensitive information is guaranteed. Swiss post wants to use video consultations to create a wide range of advice services and offer them in all branches to help customers avoid having to travel long distances to see a specific service provider.

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Swiss Post Cybersecurity Ltd



Joining forces against cyberattacks

The number of cyberattacks in Switzerland is growing steadily, with the Swiss National Cyber Security Centre (NCSC) receiving up to 2,500 reports per week. To meet its customers' requirement for secure interaction and information protection, Swiss Post is launching the merger of its two cybersecurity specialists terre-Active and Hacknowledge to form Swiss Post Cybersecurity Ltd. Over 150 specialists and modern security operations centers offer medium-sized and large companies and institutions a powerful defence against cybersecurity threats.

Communication with authorities



Strengthen position in the area of digital security solutions

In July 2024, Swiss Post acquired a majority stake in the Diartis Group in Lenzburg. Diartis' expertise in the digital management and transfer of confidential data is the ideal supplement to Swiss Post's services. Public authorities, organizations and clients can use the Diartis platform to exchange information securely, for example for the calculation of social assistance.

Interview with Nicole Burth, Head of Digital Services

“The development of the Group unit has been a success.”

Nicole Burth, since the launch of the Digital Services unit in 2021, the first strategy period has now been completed. What is your assessment?

A very positive one. The development of the Group unit – then still under the name Communication Services – has been a success from the ground up. Today, with twelve successfully completed acquisitions behind us and with growth from 100 to more than 1,500 employees, we have an impressive record. One highlight was the takeover of Open Systems AG, Digital Services’ biggest acquisition to date. We have also significantly expanded our portfolio of innovative B2B4C services and now operate in three areas – communication platforms, compatible software for municipalities and SMEs and cybersecurity services – as a major provider of digital solutions in the Swiss market and abroad. We have acquired hundreds of customers over the past four years. I’m proud of these successes. While we have achieved our revenue target, we are not yet profitable.

You focus on growth through acquisitions, which is sometimes viewed critically. What are the arguments in favour of this approach?

It is our responsibility to financially manage Swiss Post successfully within the given framework and to implement the strategy – without taxpayers’ money. The decline in over-the-counter transactions and letters and changing customer habits call for digital alternatives. Switzerland needs trustworthy players for secure digital interactions. Building up these competencies is not possible through organic growth alone, it also requires acquisitions. We have developed the Digital Service Public unit internally – i.e. communication platforms such as e-voting or ePost and the electronic patient dossier.

When most Swiss people think of Swiss Post, they think of letters and parcels. What does the work of Digital Services mean for people in concrete terms?

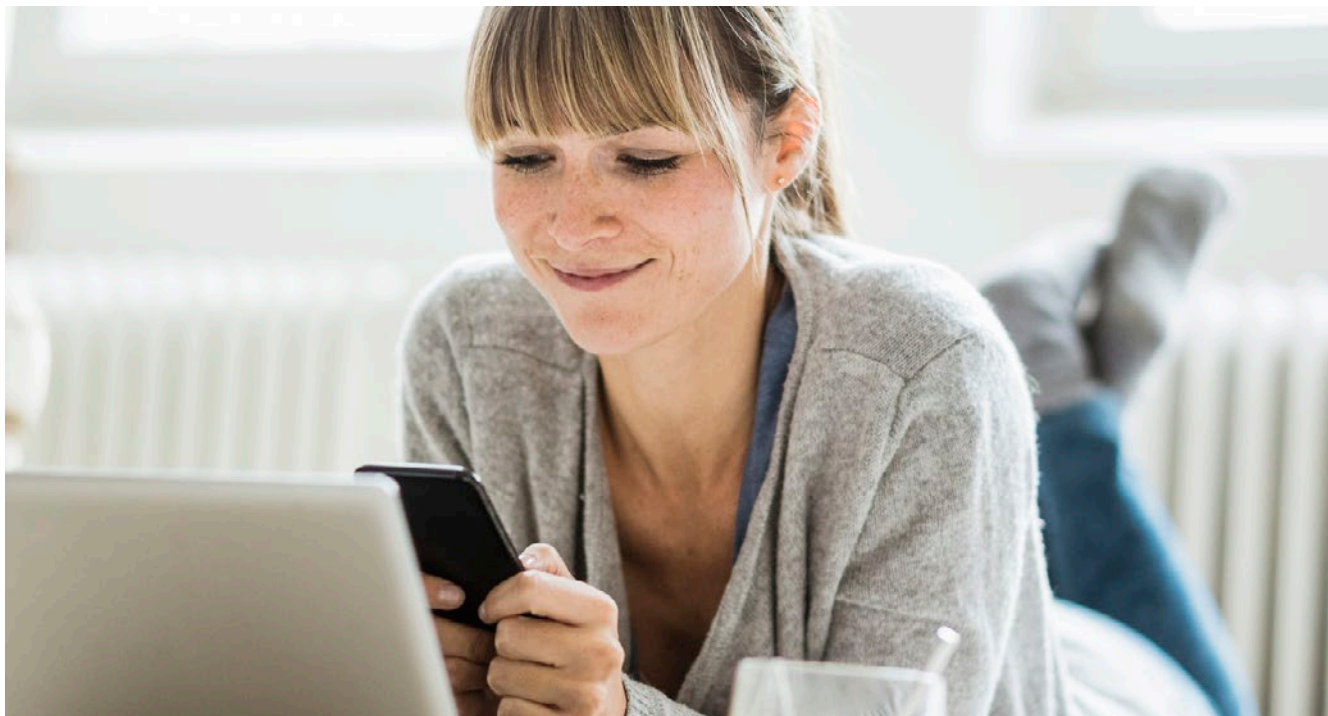
Our digital solutions have a direct impact on many areas of life: managing health data, voting electronically or receiving letters digitally – all of these things make everyday life easier. Together with the administrative authorities and the healthcare sector, we are creating secure digital solutions that complement the public service. Residents also benefit indirectly from e-government services: when municipalities move to digital processes, administration becomes more efficient and closer to citizens.

Digital services will continue to gain in importance. There will be no revival of the traditional counter or the physical letter. With a broad portfolio, our aim is to offer reliable digital alternatives and meet the growing demand for secure digital information exchange – today and in the future. My goal is not for people to be aware of Digital Services as a unit of Swiss Post, it is for people to use our digital solutions in their everyday lives. That goes for business customers too. The change of name will certainly help us to avoid any confusion with Swiss Post’s Communication unit.



Switzerland needs trustworthy players for secure digital interactions.

Nicole Burth
Head of Digital Services



Communication platforms

The electronic patient record gets a boost

Swiss Post is proactively driving digitization in the healthcare sector. As the leading provider of the electronic patient record (EPR), it is continuously developing its platform to create user-friendly, expandable solutions. This encourages more efficient processes, strengthens health literacy among the public and improves the quality of treatment.

The electronic patient record (EPR) is a key element in the ongoing development of the Swiss healthcare system – and offers tangible benefits, allowing users to grant healthcare professionals specific access to documents such as hospital discharge reports or radiological findings while always maintaining an overview of their data. Thanks to Swiss Post's digital self-onboarding service, opening an EPR is easy, and possible throughout Switzerland. This service is free of charge in many cantons, while others charge a one-off fee of 15 francs. Parents can also open a digital EPR for their children and link it to their own record – a centralized solution for the whole family.

Swiss Post is EPR market leader

Over 90 percent of the patient records opened to date run on the platform operated by Swiss Post for the so-called reference communities, the providers of the EPR. Through its subsidiary Post Sanela Health AG, Swiss Post operates its own reference community, which is active in 18 cantons and, with over 35,000 records opened, is the largest reference community in Switzerland. Through the addition of new healthcare facilities and partners, the reference community continues to grow. Since the end of 2024, Sanela has also been responsible for the EPR in the canton of Ticino. In total, around 1,300 healthcare facilities throughout Switzerland work with Sanela.

In the EPR, the storage and exchange of sensitive personal data is structured, so it is important to protect it with modern technology. Working together with Trifork, an internationally established company for digital healthcare solutions, Swiss Post is introducing a new technical platform for this purpose that is more user-friendly and facilitates the integration of additional services such as medication or prescriptions. This represents progress for service providers, and also for the public.



We want the EPR to become part of the everyday lives of private individuals and professionals – like the smartphone.

Nicole Burth
Head of Digital Services

EPR mobile – now available

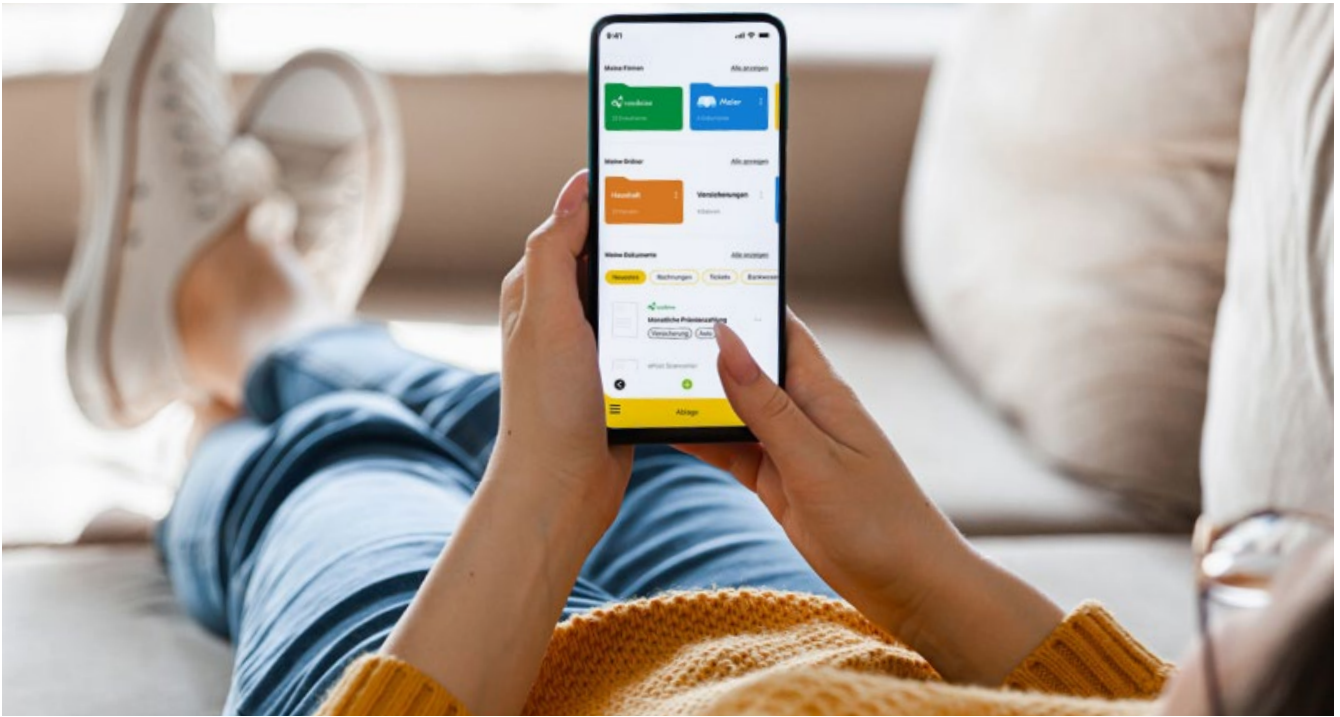
In 2024, Sanela became the first reference community to introduce a vaccination module, which allows users to enter their vaccinations and past infectious diseases digitally and download a vaccination record from the EPR. Healthcare professionals can also manage and update the vaccination data. Vaccinations are entered in the EPR as structured data. This allows additional functionalities to be developed, such as a reminder function that notifies the user about upcoming booster jabs.

For even greater flexibility, Swiss Post has expanded access to the EPR with a mobile solution. The ePost App can be used to open health documents at any time – naturally with the same high security standards as the browser version.



New impetus from the Federal Parliament

In autumn 2024, the Federal Council decided to specifically promote use of the electronic patient record and to undertake a comprehensive revision of the legal basis. It envisages provision of the technical infrastructure by a single provider in the future. Swiss Post welcomes this policy decision and is prepared to actively support the reforms. The challenge now is to build on the progress made to date, secure investments and maintain momentum.



ePost communication platform

The digital letter in the universal service

The Federal Council supports the vision of digital letters becoming part of Swiss Post's universal service obligation from 2026. In the future, this will allow customers to freely choose whether they want to receive their mail physically or digitally. The ePost communication platform already offers a solution that meets the need for a modern, secure and flexible delivery option.

People who prefer to receive their letters electronically rather than physically in their letter box can use Swiss Post's ePost scanning service. Around 5,000 private individuals and 1,500 business customers, including municipalities and administrations, already do so via the ePost platform. Here's how it works: each letter is opened automatically and then scanned by a high-tech scanner. Within milliseconds, the device digitizes the front and back and assigns them an individual code. The system then recognizes the recipient address and automatically assigns the consignment. The encrypted data is then sent directly to the recipient's ePost account – via app or web interface. Mail secrecy is ensured at all times. But what happens to special content, like a wedding invitation or a godchild's drawing? All consignments that should not be digitized are automatically delivered to the recipient's letter box at home.

Business customers use the channel of their choice

ePost Service Ltd develops and operates the ePost communication platform, which also includes the ePost App as Switzerland's official digital letter box. Business customers can use the platform to send their business correspondence to their customers via the channel of their choice: digitally in the ePost App, as eBill, e-mail or SMS. Physical dispatch by letter post is also possible. With the ePost communication platform, business customers can always reach their recipients through the most efficient and cost-effective channel – digital or physical. Scanning incoming physical correspondence gives companies a digital filing system, allowing them to process and automate their entire correspondence centrally and fully electronically, speed up their processes – and save costs.



The ePost App is Switzerland's official digital letter box.

E-mail encryption

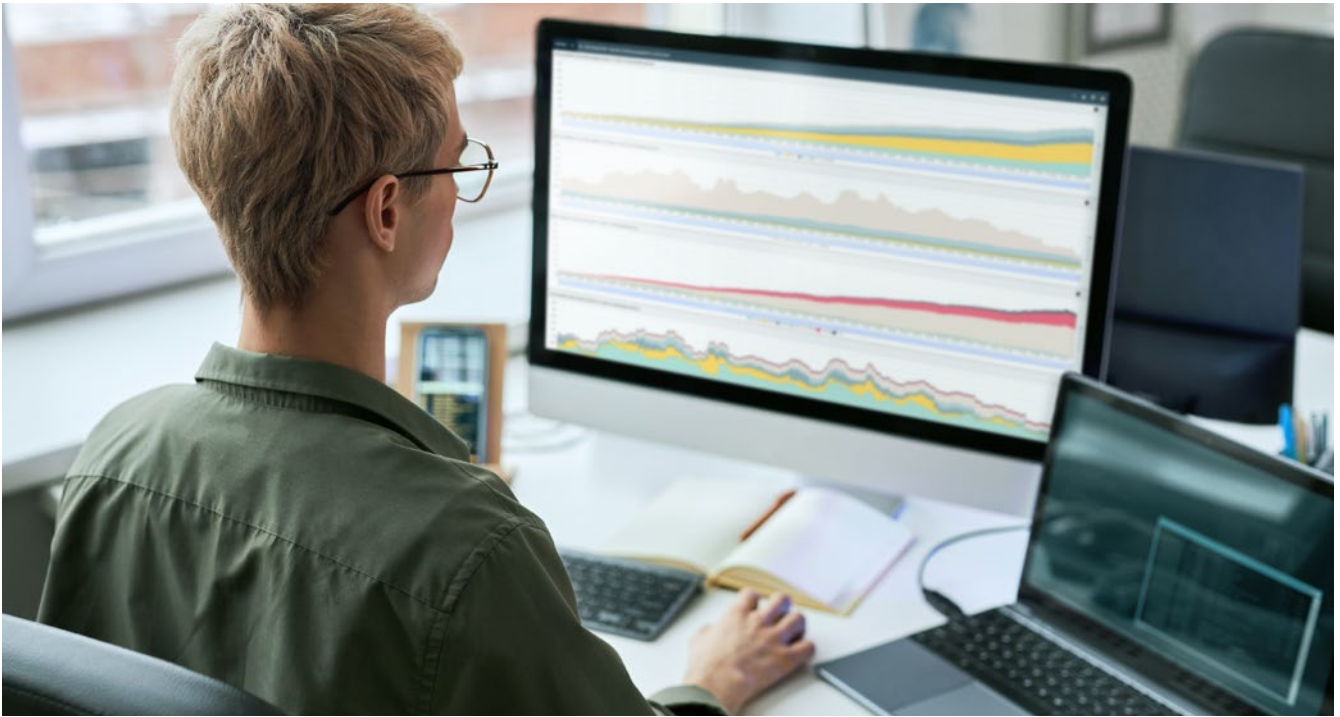
IncaMail: sending sensitive information securely

IncaMail, Swiss Post's digital e-mail service, ensures that confidential documents such as contracts, invoices and payslips are sent reliably, securely and in compliance with data protection requirements. With IncaMail, messages are encrypted to ensure that only the recipient can read them. This increases the security of the information and guarantees data protection. The data is sent and received via servers in Switzerland.

In 2024, IncaMail was comprehensively modernized to further increase security and user-friendliness. Swiss Post received support with this development from its subsidiaries Tresorit and ePost Service Ltd: since the end of 2024, IncaMail customers have benefited from a new user interface with an intuitive design and a new admin centre with options for individual settings. The sending of salary documents within Switzerland has now been transferred directly to the ePost communication platform, Swiss Post's digital letter box. Here again the advantage is easier handling – with the same level of security.



The data is sent and received via servers in Switzerland.



Cryptography

Solutions for digital security

Cryptography – the art of encryption – protects information in modern data communication from unauthorized access. Swiss Post, which has been committed to the secure transport of letters and parcels for 175 years, is expanding its mandate in the digital age by safeguarding the principle of digital mail secrecy. In 2019, it set up a competence center for cryptography in Neuchâtel, where it develops state-of-the-art encryption technologies and uses them in its solutions, for example in the e-voting system. With around 55 employees, the cryptography center today sets standards for the digital future of Switzerland and maintains collaborations with the University of Neuchâtel and numerous research institutions.

Innovation center for digital security

At the cryptography center, specialists in the areas of cryptography, software development and IT architecture work on innovative solutions that protect digital interactions, enabling private individuals, companies and public authorities to exchange information in real time without compromising its security and confidentiality. Over the past five years, the teams have developed over 20 applications for Swiss Post, including the e-voting system, which is already in use in four cantons.

Successful open day

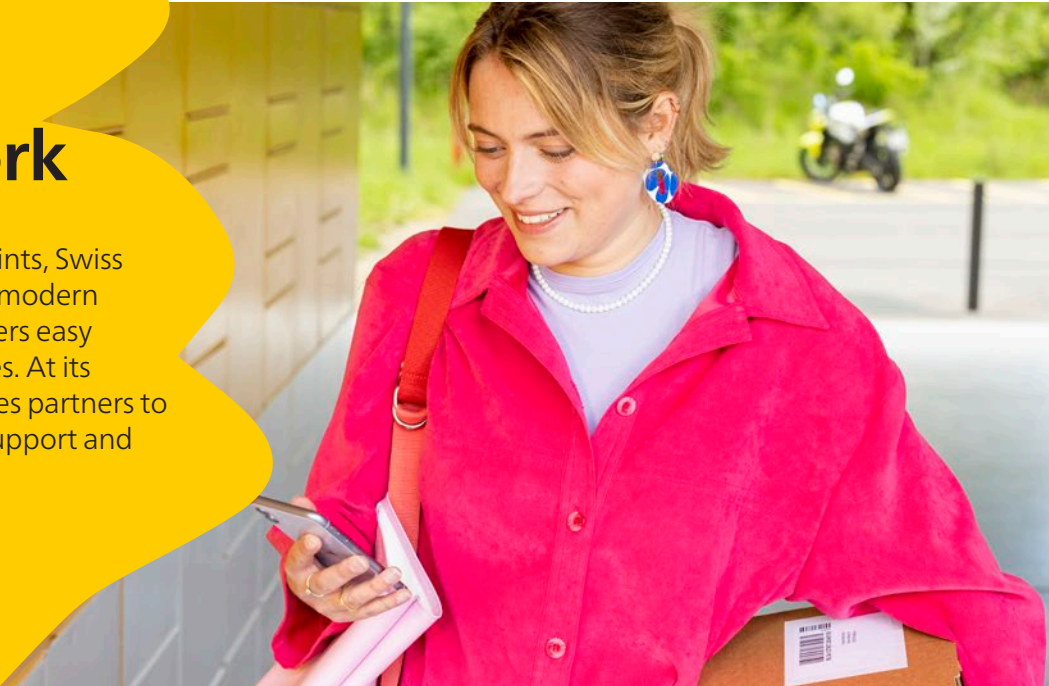
In June, the cryptography center opened its doors to the public. Many visitors took the opportunity to test the e-voting system, open an electronic patient record and take part in workshops on IT security.



At the competence center for cryptography, Swiss Post develops state-of-the-art encryption technologies.

PostalNetwork

With a wide variety of access points, Swiss Post is the service network for a modern Switzerland, offering its customers easy access to a wide range of services. At its self-operated branches, it enables partners to provide trustworthy, personal support and advice to their customers.



▶ **Facts and figures in the video:**
ar.swisspost.ch/figures-postalnetwork



Interview

“We have opened up our branches to partners and developed them into service centers.”

In 2024, PostalNetwork opened up its branches to partners in sectors such as insurance, health insurers, banks and public authorities, and launched the yellow Post Mobile mobile phone subscription. In the coming years, Swiss Post will be investing in the redesign of its branches. A look to the past and the future.

Interview with Thomas Baur, Head of PostalNetwork:

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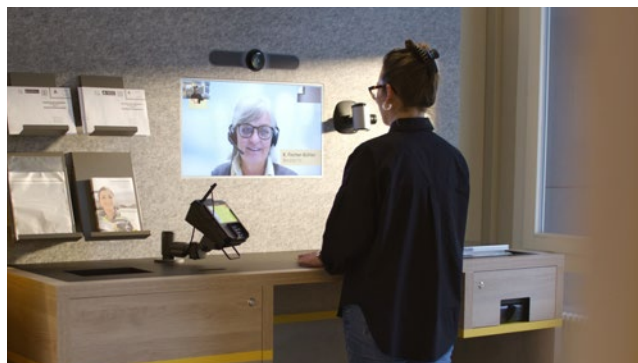
Network opening



Branches as modern service centers

To counteract the decline in its traditional postal business, Swiss Post is opening up its branches to selected partners. It is creating modern service centers where customers can access a wide range of services under one roof.

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Video consultation



A modern range of services

Swiss Post now offers video solutions in around 20 of its branches. The new digital formats allow customers to discuss their concerns by video in branches. Swiss Post’s goal here is to reduce waiting times in branches and simplify the processing of postal transactions.

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Contact Center



Digital and personal: the Swiss Post Contact Center is for everyone

What sets baby boomers, millennials and Gen Z apart from each other? They prefer different communication channels for questions they have about Swiss Post: the older generations make a call, the younger ones chat. The Swiss Post Contact Center is responding to these preferences with new digital solutions.

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Post Mobile



Attractive mobile phone range

For 20 years, Swiss Post has been offering smartphones and subscriptions from various providers in its branches. In February 2024, it launched its own range on the market under the name "Post Mobile", with a focus on its partnership with telecommunications provider Salt. The range is available in Swiss Post's self-operated branches or online at post-mobile.ch. Since August 2024, Post Mobile has also been available in around 420 Volg branches.

+ post-mobile.ch/en

Interview with Thomas Baur, Head of PostalNetwork

“We have opened up our branches to partners and developed them into service centers.”

Thomas Baur: In 2024, PostalNetwork launched the yellow Post Mobile mobile phone subscription. How do you see it looking back?

With pride and great pleasure! After 20 years of selling smartphones and subscriptions from other providers, we launched our own product on the market. Post Mobile has a successful first year behind it, achieving its annual targets and significantly increasing its market share. We have now expanded the number of Post Mobile sales outlets to 420 Volg branches. Since June, there has even been a Post Mobile pop-up in Zurich’s Bahnhofstrasse. Thanks to our partnership with Salt, we are continually expanding our range. And over 4,000 members of staff have already taken out a subscription.

What did PostalNetwork implement successfully during the 2021 to 2024 strategy period?

We opened up our branches to partners in sectors such as insurance companies, health insurers, banks and public authorities, taking us a big step closer to our goal of developing our branches into modern service centers. In addition to postal transactions, customers can now also take care of various banking and insurance-related matters there. We want to continue developing in this area and create an easily accessible, locally embedded service network for a modern Switzerland.

What were the challenges?

After many years with a stable network and at the same time sharply declining volumes in letters and inpayments, we initiated the necessary restructuring of the network. Our goal is to remain close to people in the future. That’s why we are investing heavily in modernizing our branches, so that we can operate them in the long term and ensure their future viability. But this also means that we have to convert some of our self-operated branches, for example into branches with partners, or replace them with the home-delivery service.

Which strategic thrusts are particularly important for PostalNetwork in 2025?

We will continue to pursue our proven “Swiss Post of tomorrow” strategy in the coming years and adapt it as necessary. The focus is on further developing the network – physically and digitally – in line with changing customer needs. Personal advice and strengthening the digital skills of our customers remain key. Both now and in the future, through regional, in-person services and digital solutions.

What impact does the expansion of the branches into service centers have on employees?

We owe our success until now in implementing the current strategy to our qualified and committed employees. So I very much want to stress that even with the planned network restructuring, we will continue to systematically recruit well-trained employees, also to make up for normal staff turnover and retirements.



We are investing in modernizing our branches, so that we can ensure their future viability.

Thomas Baur
Head of PostalNetwork



Network opening

Branches as modern service centers

To counteract the decline in its traditional postal business, Swiss Post is opening up its branches to selected partners. It is creating modern service centers where customers can access a wide range of services under one roof – from insurance to banking services.

With its many locations throughout Switzerland, Swiss Post offers companies a unique platform for taking their services directly to the public. Banks and health insurers in particular are using this opportunity to establish and cultivate direct contact with their customers, despite advancing digitization. “Our partners benefit from Swiss Post’s positive image and the great trust that our employees enjoy,” says Thomas Baur, Head of PostalNetwork. The opening up of the Swiss Post network has therefore met with a great deal of interest from the business community, with further strategic partners coming on board in 2024.

International transfers with Western Union

In all branches, customers can now benefit from the services of payment service provider Western Union and the ability to send money to over 200 countries, significantly expanding Western Union’s network in Switzerland. “With Western Union, we offer a service in our branches that is indispensable to many people, for example for sending money to relatives abroad,” says Thomas Baur.

Banque du Léman: synergies in Western Switzerland

Since 2024, Banque du Léman has been available in 75 easily accessible Swiss Post branches in Western Switzerland. This new partner offers mortgage loans and financing solutions, primarily for customers in French-speaking Switzerland. On request, Swiss Post staff will forward the contact details of interested customers to the bank.



Our partners benefit from Swiss Post’s positive image and the trust that our employees enjoy.

Thomas Baur,
Head of PostalNetwork

Bernerland Bank: expansion in Seeland

Bernerland Bank is now represented in twelve Swiss Post branches in Bernese Seeland. In Zollikofen, Bernerland Bank employees offer financial advice, while in eleven other branches, Swiss Post employees arrange appointments with the bank for customers. The partnership enables Bernerland Bank to extend its reach and serve new customer groups directly in-store.

The traditional postal business is changing

In the traditional postal business, Swiss Post branches are losing ground as more and more everyday services, such as paying bills or sending parcels, are handled digitally. That is why Swiss Post is focusing on new offers and services from selected partners. "The only way our branches can remain relevant to the general public is with new services and additional customers," explains Tommy Baur. "With declining footfall in the traditional postal business, we have to take a new direction." This close cooperation with partners enables Swiss Post to fulfil its universal service obligation, and at the same time ensure the future of its branches.

With PostFinance, Migros Bank and Cornèr Bank, the new partners in the financial sector bring the total to six financial service providers now represented in the branch network. In addition, insurance companies, health insurers and public authorities such as Assura, Axa, Groupe Mutuel, the Canton of Jura, SwissCaution and Sympany also offer their services in Swiss Post branches. Swiss Post plans to further expand its cooperation with partners and position the branch network more strongly as a service center for the general public.



Video consultation

A modern range of services

Swiss Post now offers innovative video solutions in around 20 of its branches, allowing customers to discuss their concerns by video in branches. With the new digital formats, Swiss Post aims to ensure that any waiting times in the branches are reduced and that customers can take care of their postal transactions more easily.

Video conferencing and online meetings have long been part of our everyday lives. With the introduction of video consultations, Swiss Post is now bringing this technology into its branches and supplementing the traditional counter with video consultation formats. "With modern technologies and proven local services, we are building a bridge between the physical and digital worlds. Initial feedback shows that customers appreciate the new services," says Beat Studer, Head of Sales and Branch Development.

Whether it's ordering a criminal record extract, a forwarding order or opening a PostFinance retirement savings account 3a: instead of going to a branch counter, customers can now get advice on postal and banking transactions by video. Simply and directly from advisors through a remote connection from a contact center or consultation hub.



**We build a bridge between
the physical and digital
worlds.**

— **Beat Studer**
Head of Sales and Branch Development

Swiss Post is currently testing two different formats and plans to introduce them in its branches and branches with partners throughout Switzerland.

Consultation by video call:

Customers benefit from personal and straightforward advice in a safe and discreet environment.

Video service:

In addition to the traditional counter, postal transactions with personal advice can also be carried out by video, allowing Swiss Post to cut waiting times during peak hours and bridge staff shortages.

Secure and confidential thanks to Unblu

The technology behind these services comes from Unblu, a subsidiary of the Digital Services Group unit. Swiss Post is already using the technology in its Contact Center and for the PostFinance App. The technology guarantees the security and confidentiality of sensitive information, issues of vital importance to Swiss Post and the quality of its advice.



Contact Center

Digital and personal: the Swiss Post Contact Center is for everyone

What sets baby boomers, millennials and Gen Z apart from each other? They prefer different communication channels for questions they have about Swiss Post: the older generations prefer to make a call, the younger ones chat or send a WhatsApp message. The Swiss Posts Contact Center is responding to these preferences with new digital solutions.

Chatbot, WhatsApp or phone call? Each generation prefers different communication channels. Customers' needs are changing, and with them also Swiss Post's Contact Center and the work of its approximately 300 employees. The Swiss Post Contact Center not only receives 130,000 telephone enquiries and 40,000 written enquiries per month, it also gets 10,000 live chats, 35,000 messages via chatbot, 4,000 WhatsApp messages and 4,000 enquiries via social media.



This wide range of contact options enables us to respond very personally to our customers' concerns.

Alican Magliocca
Contact Center Team Leader

The right solution for everyone: flexible communication channels at Swiss Post

The Swiss Post **chatbot** is a digital assistant that is available around the clock – including Sundays or even at midnight – and automatically answers simple customer enquiries, for example about the status of a parcel. For more complex issues, the bot forwards the enquiry to a member of staff at the Contact Center. The chatbot undergoes continuous training to further optimize customer service.

If the chatbot reaches its limits, customers can use live chat in real time talk to an employee, who has access to the conversation with the chatbot beforehand and can therefore pick up seamlessly where the bot left off. Live chat is offered in several languages.

Swiss Post can also be reached using **WhatsApp** Artificial intelligence (AI) answers simple questions directly, for example about consignment tracking. For more complex issues, the conversation is forwarded to a specialist at the Contact Center, who will provide personal assistance during opening hours.

Swiss Post’s **e-mail automation** system uses artificial intelligence to analyse incoming e-mails and messages from contact forms and record information such as consignment numbers. The AI suggests suitable processes and automates individual process steps. This saves time and administrative work. At present, however, the e-mails are still answered personally by employees.

With the **voice-to-text service**, the customer’s issue is recorded as a voice message on the phone and immediately and automatically converted into text. The text message is forwarded to the relevant specialist, who receives the text immediately before the customer on the phone is connected, allowing the specialist to respond immediately with a specific answer to the issue. This allows the Contact Center to provide a better, faster and more flexible response to customer needs.

With **robotic process automation (RPA)**, digital robots run pre-programmed processes and handle routine tasks such as complaints, for example about a parcel that has not arrived, significantly reducing the subsequent workload for employees.

For the older generation in particular, **phone calls** and **personal visits to branches** are still the preferred method for clearing up issues in direct contact with an employee.



Thanks to new technologies, routine questions can be answered more quickly. This increases customer satisfaction and takes the pressure off employees.

Alican Magliocca
Contact Center Team Leader

Facts and figures

300
employees work at the Swiss Post Contact Center

130,000
telephone and 40,000 written enquiries are processed by the Contact Center per month

35,000
enquiries per month are received via the chatbot

10,000
live chat messages and 4,000 enquiries via WhatsApp are processed by the Contact Center per month

4,000
enquiries per month are received via social media channels

45–90 seconds
is the average waiting time on the phone

5–7 minutes
is the average length of a live chat

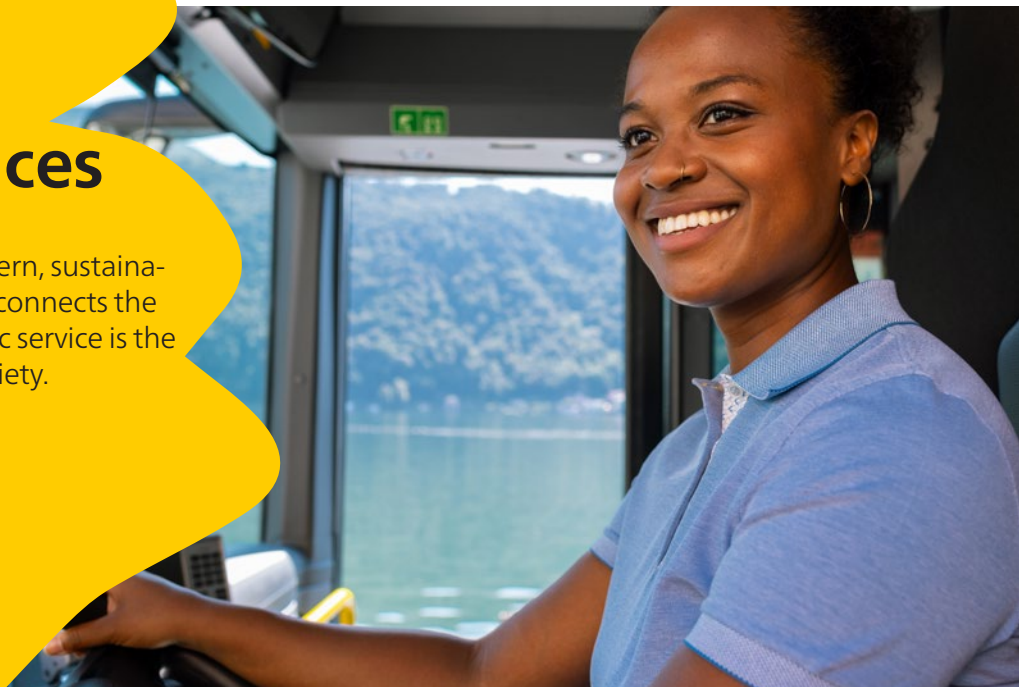
8 hours
is the maximum reply time for e-mails

Mobility Services

Swiss Post offers solutions for modern, sustainable mobility on the roads. PostBus connects the whole of Switzerland, and its public service is the backbone of the economy and society.



▶ **Facts and figures in the video:**
ar.swisspost.ch/figures-mobility-services



Interview

“We develop services for public transport, internal logistics and business customers.”

PostBus is developing services specifically for public transport, internal logistics and business customers in order to meet changing and growing market needs. Electrification of the vehicle fleet continues to be a priority.

Interview with Christian Plüss, Head of Mobility Services:

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On-demand

Needs-orientated solutions for flexible, sustainable mobility

Instead of running to a fixed timetable, PostBus vehicles accept individual orders made by app or telephone: with on-demand, PostBus picks people up where they are and takes them where they want to go. In 2024, PostBus launched various needs-orientated projects.

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Public passenger transport

PostBus pushes ahead with electrification

As Switzerland’s biggest public transport bus company, PostBus wants to convert its entire fleet to alternative drive systems. In 2024, in the Saas Valley among other places, a new approach to public transport with electric buses and shuttle vehicles was implemented.

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Electromobility



Thousands of electric delivery vans in use for deliveries

Swiss Post has started operation of its thousandth delivery van with an electric drive system, further expanding its electric fleet and moving closer to its target of fossil-free delivery of parcels and letters throughout Switzerland from 2030. With over 7,000 electric vehicles, Swiss Post already has the biggest electric fleet in Switzerland. Procurement and management of the vehicles is the responsibility of the fleet service provider Post Company Cars.

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Mobility solutions



Making company mobility multimodal and sustainable

In 2024, Post Company Cars and Urban Connect entered into a partnership to offer companies holistic, multimodal and sustainable mobility solutions. They are planning to create a joint platform to give employees of business customers flexible access to an ecosystem of low-emission vehicles such as electric cars, scooters and bikes, which can all be booked using a single app. The platform will also allow easy integration of existing vehicle fleets and the measurement of capacity utilization and emissions.

📌 postcompanycars.post.ch/en/pages/news/2024/strategic-partnership-between-urban-connect-and-post-company-cars

Special assignments



Fast help: PostBus ensures mobility following storms

Following the storms in summer 2024, PostBus used a number of emergency approaches to maintain mobility: after the mudslide in the Saas Valley, for example, a replacement timetable to Stalden was quickly put in place and an emergency timetable with available buses and staff was organized for the part of the valley that had been cut off. In Misoix, where parts of the A13 were damaged, PostBus staff also made special efforts with replacement timetables and shuttle buses. In Brienz, Canton of Bern, PostBus provided a rail replacement service following the interruption of the Interlaken Ost–Meiringen railway line.

YellowDrive

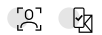


Online booking and temporary rentals of company vehicles

From small cars to estates and SUVs to vans: YellowDrive allows companies to book the right company vehicle for one or more months at short notice – quickly and easily via the Post Company Cars online shop. With the exception of fuel, the rental price includes everything from insurance to registration. With this new service, Switzerland’s largest brand-independent fleet service provider is responding to growing customer demand for vehicle subscriptions for business customers.

📌 postcompanycars.post.ch/yellowdrive

Fleet management



Calculating the costs of the vehicle fleet with just a few clicks

When purchasing a fleet of vehicles, what is more important than the discount? The expenses for fuel, insurance, taxes, maintenance, repairs, interest and depreciation over its useful life: in other words the total costs – the key figure of the total cost of ownership (TCO). To provide a quick overview, Post Company Cars has developed a free TCO calculation tool that can be used to calculate fleet costs in three steps. Because it can also identify the savings made with full-service fleet management, Post Company Cars also uses the tool to acquire new business customers.

Three-tone horn



An unmistakable piece of Switzerland for 100 years

Along with the colour yellow, the three-tone horn is PostBus’s most distinctive feature. It is part of Switzerland’s acoustic inventory: hearing the word “Postbus” puts many people in mind of school trips or holiday outings on winding roads, and leaves the three-tone “Du-Da-Do” ringing in their ears. The horn has been sounding its three tones for 100 years – and PostBus celebrated the anniversary with the public with events including a nationwide driver honking campaign on 17 July 2024.

Interview with Christian Plüss, Head of Mobility Services

“We develop services for public transport, internal logistics and business customers.”

Christian Plüss: For the Mobility Services unit, 2024 was marked by changes. How has the strategic direction changed?

The focus of deliberations was on the ongoing development of Swiss Post’s mobility strategy under the umbrella of Mobility Services. From 2025, cooperation within this business unit with the existing companies PostBus and Post Company Cars will be strengthened and supplemented by the mobility solutions and charging solutions units. With this integration, we are creating the basis for remaining relevant in the Swiss mobility market in the long term. PostBus is developing services specifically for public transport, internal logistics and business customers in order to meet changing and growing market needs. PostBus must place a greater focus on efficiency in order to achieve the cost savings required by its purchasers and reduce the need for government funding – without compromising on drivers or passengers.

What were the biggest challenges?

One major challenge was, and still is, the gradual decarbonization of our vehicle fleet. For PostBus, this involves a lot of work: in addition to building a completely new charging infrastructure, the vehicle shift plans also have to be adapted. The availability of battery-powered buses is still limited because only a few manufacturers can meet our requirements, and there are also difficulties with delivery. At Post Company Cars, however, we have made more progress: in the middle of last year, we started operation of our thousandth electric delivery van. This takes us a big step closer to our target of fossil-free delivery in Switzerland by 2030.

What do you expect for the Mobility Services unit in 2025?

The electrification of our fleet continues to be a priority, in particular in the area of licensed passenger transport, where sustainable mobility solutions are increasingly in demand. At the same time, cost pressure is forcing us to continuously increase our efficiency and innovative strength. In areas that are not licensed, we are working on innovative mobility services such as on-demand services to enable targeted and sustainable growth. Another major issue is charging infrastructure, which is essential for electric drive systems. Here, in addition to the charging stations we need for our own operations, we are expanding our partnership with the fenaco cooperative to offer a publicly accessible charging network for private customers. With this initiative, we also want to promote the general acceptance and use of electric vehicles in Switzerland.

What developments are there in the business customer segment?

The mobility market in Switzerland continues to offer exciting growth opportunities, in particular in the business customer segment, where we see potential for success with attractive services such as fleet management, on-demand or innovative solutions for employee mobility. We want to establish ourselves as a full-service provider in B2B mobility with flexible, customer-orientated solutions. Beyond that, we will also expand fleet management for third parties, extending our range of services for business customers.



We want to offer a publicly accessible charging network for electric vehicles.

Christian Plüss
Head of Mobility Services
(until 31 January 2025)

Stefan Regli takes over as Head of the Mobility Services

The Swiss Post Board of Directors has appointed Stefan Regli as head of the Mobility Services Group unit. He succeeded Christian Plüss on 1 February 2025 and is a new Member of Executive Management. Stefan Regli is an experienced leader at Swiss Post. Most recently, he headed the “Domestic Letters & Parcels” business unit, a role in which he consolidated the letter and parcel business, among other things.



I look forward to developing innovative solutions for mobility in Switzerland and helping to make a contribution to sustainability.

Stefan Regli
Head of Mobility Services
(since 1 February 2025)



Public passenger transport

PostBus pushes ahead with electrification

PostBus systematically presses ahead with its electrification strategy. As Switzerland's biggest public transport bus company, PostBus wants to convert its entire fleet to alternative drive systems. In 2024, in the Saas Valley among other places, a new approach to public transport with electric buses and shuttle vehicles was implemented.

With 45 battery-powered buses currently in operation, PostBus is proving that electromobility works – including in geographically challenging conditions. “As the biggest bus company in Swiss public transport, we want to play a pioneering role in climate-friendly mobility,” says Mark Bögli, Head of EIMo Transformation at PostBus. “By 2035, we will convert the entire fleet of around 2,300 vehicles to alternative drive systems, reducing CO₂ emissions from the vehicles to zero.” In regional passenger transport and local transport, PostBus works closely with the Confederation, cantons and municipalities, which purchase and co-finance these services. The fleet is being converted in close cooperation with these partners. In the first quarter of 2025, there should already be 100 electric Postbuses on Swiss roads, 100 percent powered by electricity from renewable energy sources in Switzerland.

Climate-friendly transport in the Saas Valley

The successful operation of eleven electric Postbuses in Graubünden has shown that the switch from fossil fuels to battery-powered buses is also possible without difficulty in mountain regions. Since 2024, four new electric Postbuses have also been running in the Saas Valley during the winter season, carrying passengers from Saas-Grund and Saas-Almagell to Saas-Fee. The Postbuses go directly to the valley station for the Alpin Express, ideal for winter sports enthusiasts. In addition, two electric shuttles have also been introduced in Saas-Fee, running every 6 minutes at weekends. The modern, accessible vehicles are part of a comprehensively expanded public transport service for locals and guests, enabling climate-friendly – and much quieter – travel in the Saas Valley.



By 2035, we will convert the fleet to alternative drive systems, reducing CO₂ emissions to zero.

Mark Bögli
Head of EIMo Transformation

This project paved the way for further developments in Upper Valais: In summer 2024, electric Post-buses were used on various routes for test purposes. Now, from December 2025, the Brig–Glis / Naters / Bitsch local bus service will also be electrified with six buses.

Conversion requires a holistic approach

“Conversion involves more than just replacing vehicles,” explains Mark Bögli. “Electromobility requires a completely different overall system: timetables, vehicles, charging infrastructure and staff deployment have to be carefully coordinated.” The focus is currently on battery-powered buses with an average range of around 250 kilometres per charge. The daily range can be increased if the battery is recharged several times a day – either in short intervals at the terminal stops or during breaks in the depot, for example at lunchtime. In mountainous areas, the batteries can also be recharged on the downhill stretches while braking. “Battery technology is developing rapidly and will significantly improve the capacity and cost-effectiveness of battery-powered buses in the coming years,” says Mark Bögli. “The more kilometres a battery-powered bus covers, the more cost-effective it becomes.”



On-demand

Needs-orientated solutions for flexible, sustainable mobility

Needs-orientated solutions offer passengers flexible mobility, in particular in sparsely populated regions. Instead of running to a fixed timetable, PostBus vehicles accept individual orders made by app or telephone. “With on-demand, PostBus picks people up where they are and takes them where they want to go,” says Fabian Heil, Head of On-Demand, summarizing an environmentally sound approach that avoids empty journeys. In Appenzell, Thuisis and the canton of Vaud, on-demand is already part of the public transport system.

Successful pilot projects

In 2024, PostBus launched various needs-orientated projects: for example, “PubliCar Uzwil” in the canton of St. Gallen now supplements its scheduled services during peak hours with a door-to-door service. This is geared towards the 2,500 employees of locally based Bühler AG, with the aim of making public transport more attractive for commuters and reducing emissions. In autumn 2024, electric shuttles were used in the Vaud municipality of Gland, which could either be called individually on-demand or combined to form a larger shuttle service to supplement scheduled services. Further use of this solution is currently being examined. PostBus also offered an on-demand service for the first time at the Locarno Film Festival, carrying visitors to the festival in 13 vehicles. “With these projects, PostBus is showing that tailored digital on-demand solutions offer real added value for both smaller municipalities and major events,” says Fabian Heil.



With on-demand services, PostBus picks people up from wherever they are and transports them wherever they want to go.

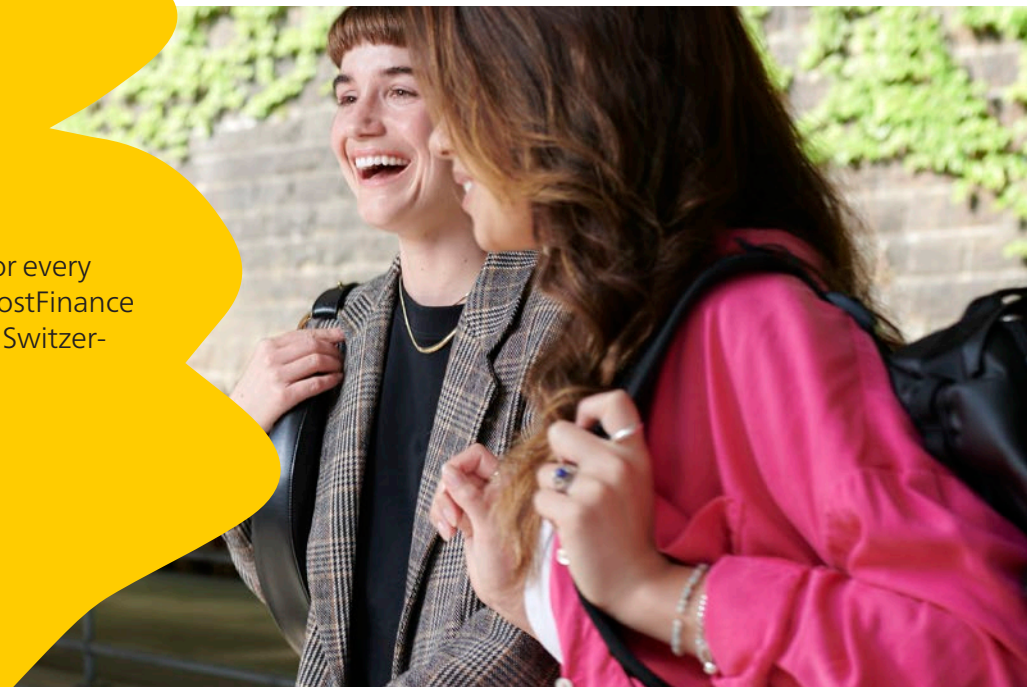
Fabian Heil
Head of On-Demand

PostFinance

Innovations and smart solutions for every money-related need: that's how PostFinance is shaping the future for people in Switzerland.



▶ **Facts and figures in the video:**
ar.swisspost.ch/figures-postfinance



Interview

“PostFinance understands the needs of its customers.”

PostFinance is the first systemically important Swiss bank to launch a crypto range. With savings plans for ETFs, shares and themed certificates, investors can invest automatically. The newly introduced video consultation service is proving popular.

Interview with Beat Röthlisberger, PostFinance CEO:

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E-trading

Savings plans for ETFs, shares and themed certificates

PostFinance is the first major Swiss retail bank to offer its customers the ability to open savings plans for ETFs, shares and themed certificates via its e-trading platform. They work as simply as a standing order.

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Cryptocurrencies

PostFinance launches crypto range with savings plans

PostFinance enables customers to invest in and store cryptocurrencies easily and securely. A crypto savings plan allows interested customers to regularly invest smaller amounts using e-finance or the PostFinance App.

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Payment transactions



Optimized payment solutions for retailers

Offering all major cashless payment methods in store increases customer satisfaction and optimizes payment processing. Combo payment methods, launched in 2024, allows retailers to process all common cashless payment methods such as debit cards, credit cards and mobile payments under a single contract with PostFinance, regardless of the bank where their business account is held. This means PostFinance can offer the entire payment process at the point of sale from a single source and link it directly to its banking services.

MoneyFit



Attractive resources for teaching financial skills

MoneyFit, the free set of resources for teaching financial literacy, continues to grow: in addition to schools and training companies, PostFinance now also supports parents with the financial education of their children. The new family guide offers practical expert tips and recommendations for practising money management at home. For teachers, there are revamped online resources with inspiring videos, interactive challenges and quizzes that liven up lessons and help to prepare pupils for dealing with financial matters.

Video consultation



Developing more customer-focused branches

PostFinance is optimizing the customer experience with re-designed branches and video consultation to improve service in the sales areas. The goal is to handle services more efficiently and allow more time for personal consultation and sales. The first branch with the new design opened at the end of 2024 in Lausanne, and from 2025 all 15 other branches will be re-designed to be more modern and customer-focused. PostFinance also introduced video consultations, which allow customers to get advice online wherever they are, without having to visit a branch. The feedback is positive: many people appreciate the time saved and find video consultation more personal than a telephone call.

Life insurance



PostFinance expands its range

In collaboration with AXA, PostFinance has launched the "Smart-Flex capital plan" life insurance product. This pillar 3b endowment insurance is suitable for one-off investment of assets for pension or estate planning. Part of the amount is invested in a diversified equity fund, while the other part goes into safety capital on which interest is paid. The advantages of the capital savings plan include flexible adaptation options, free security options, and under certain conditions tax-free payouts as well as inheritance and bankruptcy privileges.

Interview with Beat Röthlisberger, PostFinance CEO

“PostFinance understands the needs of its customers.”

Beat Röthlisberger, you have been CEO of PostFinance since 1 July 2024. What’s your view on the 2024 results?

In 2024 PostFinance generated operating profit of 203 million francs, down 61 million francs year-on-year. Operating revenue was down 64 million francs to 1,897 million francs. The interest differential business is the most important source of income for PostFinance. As a result, interest income in the reporting period was down 72 million francs year-on-year. The latest interest rate cuts by the Swiss National Bank make it clear just how volatile the interest rate environment continues to be. Falling interest rates are clouding the prospects of any recovery in our margins.

The company’s own margins are one thing. But what do falling interest rates mean for its customers?

What they mean for our customers specifically is that in real terms, they are earning a negative return on savings deposits – i.e. interest income minus inflation. Depending on the investment horizon, customers should therefore really consider investing in securities or fund products and seek our advice on their options. Customers with mortgages, on the other hand, are benefiting from very favourable conditions.

PostFinance sees itself as an innovative financial institution. Where do you see evidence of that?

PostFinance is the first systemically important Swiss bank to introduce a crypto range, which is certainly one of the highlights that shows our innovative side. So we can say with some pride that when it comes to blockchain and digital assets, we are seen as more progressive than many other banks. With our crypto range, we have been providing our customers and Switzerland as a whole with secure and trustworthy access to various cryptocurrencies since February 2024. We make it easier to get started in the world of digital assets, and we offer the transparency needed to do so. Another example is our savings plans for ETFs, shares and themed certificates, which PostFinance introduced in 2024. These plans offer customers simple and cost-efficient access to the financial markets. With over 30 ETFs, around 300 shares from the most important indices and several themed certificates, investors can invest automatically and regularly, adapt their investments to their personal financial situation and take advantage of the opportunity to build up their assets sustainably. PostFinance understands the needs of its customers and tailors its services accordingly.

What does PostFinance do for its customers?

To give an example, we are optimizing the customer experience with redesigned branches and video consultation. Our goal here is to handle services more efficiently and allow more time for personal advice. The first branch with the new design opened its doors in Lausanne at the end of 2024, and the remaining 15 branches will be remodelled from 2025. We have also introduced video consultations, which allows customers to get advice online regardless of where they are. The feedback is positive.



PostFinance sees sustainability as an opportunity.

Beat Röthlisberger
PostFinance CEO

In the world of banking, sustainability is an important issue. What is PostFinance's approach here?

PostFinance has opted for a progressive sustainability strategy and sees sustainability as an opportunity. We are committed to the issues of environment, climate, diversity, equity and inclusion, and transparency. We take our social responsibility as an organization seriously and we are gradually expanding our sustainable market services for our customers. This involves first taking responsibility for ourselves and offering our employees a dedicated three-stage training programme. By 2028, we want to provide training in this area to as many employees as possible and continue to embed sustainability in the company's conduct and culture.



Cryptocurrencies

PostFinance launches crypto range with savings plans

PostFinance is expanding its range and enabling customers to invest in and store cryptocurrencies easily and securely. A crypto savings plan allows interested customers to regularly invest smaller amounts in 16 cryptocurrencies – directly via e-finance or in the PostFinance App.

In 2024, PostFinance became the first systemically important bank in Switzerland to launch a comprehensive crypto range. With just a few clicks, customers can use e-finance and the PostFinance App to independently buy, sell and securely store 16 different cryptocurrencies, such as Bitcoin, Ethereum and more.

Get started easily from 50 US dollars

Crypto trading at PostFinance is straightforward and transparent. The bank enables a low-threshold entry point into the crypto universe from as little as 50 US dollars per transaction or savings instalment. The crypto savings plan, which works in a similar way to a conventional fund savings plan and allows you to regularly invest smaller amounts in cryptocurrencies, is particularly attractive. Everything is as accustomed: the savings plans are managed directly via e-finance or the PostFinance App, and the amounts are debited automatically. Thanks to its partnership with FINMA-regulated crypto bank Sygnum, PostFinance ensures that customer deposits have the best possible protection and that transactions are subject to transparent, fair conditions.

Trade cryptocurrencies in a secure environment

With its new crypto range, PostFinance is responding to changing customer needs. After all, cryptocurrencies are no longer just a niche investment for experts – they have become part of the mainstream. Younger generations in particular are increasingly looking to invest in digital assets. “However, investors tend to shy away from the risks of unregulated exchanges, instead preferring secure processing by an established financial institution,” says Alexander Thoma, Head of Digital Assets at PostFinance. “As Switzerland’s biggest retail bank, PostFinance has the opportunity here to make it easier for millions of people to get started with this new asset class with a user-friendly and fully integrated range.”



Crypto trading at PostFinance is straightforward and transparent.

Digital assets for all

Alexander Thoma: Why does PostFinance offer cryptocurrency trading?

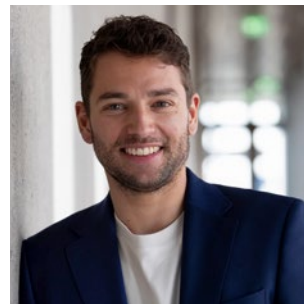
Cryptocurrencies are an additional investment opportunity where, alongside traditional products like shares and bonds, demand is high on the alternative scene – comparable to real estate or commodities. Around a quarter of the Swiss population are PostFinance customers, which gives us a great deal of leverage in terms of giving large numbers of people access to crypto trading. We also see great potential for the future of the financial sector in blockchain technology.

What makes PostFinance's crypto range special?

We offer the simplest and most accessible crypto trading in Switzerland – under the motto “Crypto for everyone”. As the biggest retail bank, we guarantee that our customers' digital assets are stored securely.

What role does the crypto strategy play for the future of PostFinance?

Our goal is to become the leading retail bank for digital assets in Switzerland. The focus here is not only on trading, but also on forward-looking functions such as staking – i.e. holding cryptocurrencies in a wallet with earnings and transfers – and the fast and secure exchange of digital assets.



We offer the simplest and most accessible crypto trading in Switzerland.

Dr. Alexander Thoma
Head of Digital Assets



E-trading

PostFinance offers savings plans for ETFs, shares and themed certificates

PostFinance is the first major Swiss retail bank to offer its customers the ability to open savings plans via its e-trading platform for ETFs, shares and themed certificates. “Put simply, a savings plan works like a standing order,” says Philipp Merkt, Chief Investment Officer at PostFinance. “Investors buy securities automatically and regularly via the PostFinance e-trading platform – on a weekly, fortnightly, monthly or quarterly basis. It’s simple and cost-effective, which is why savings plans are in vogue and becoming increasingly popular.” Savings plans also offer a great deal of flexibility: they can be paused at any time, and the maximum amount to be invested can also be easily adjusted to what is currently financially possible.

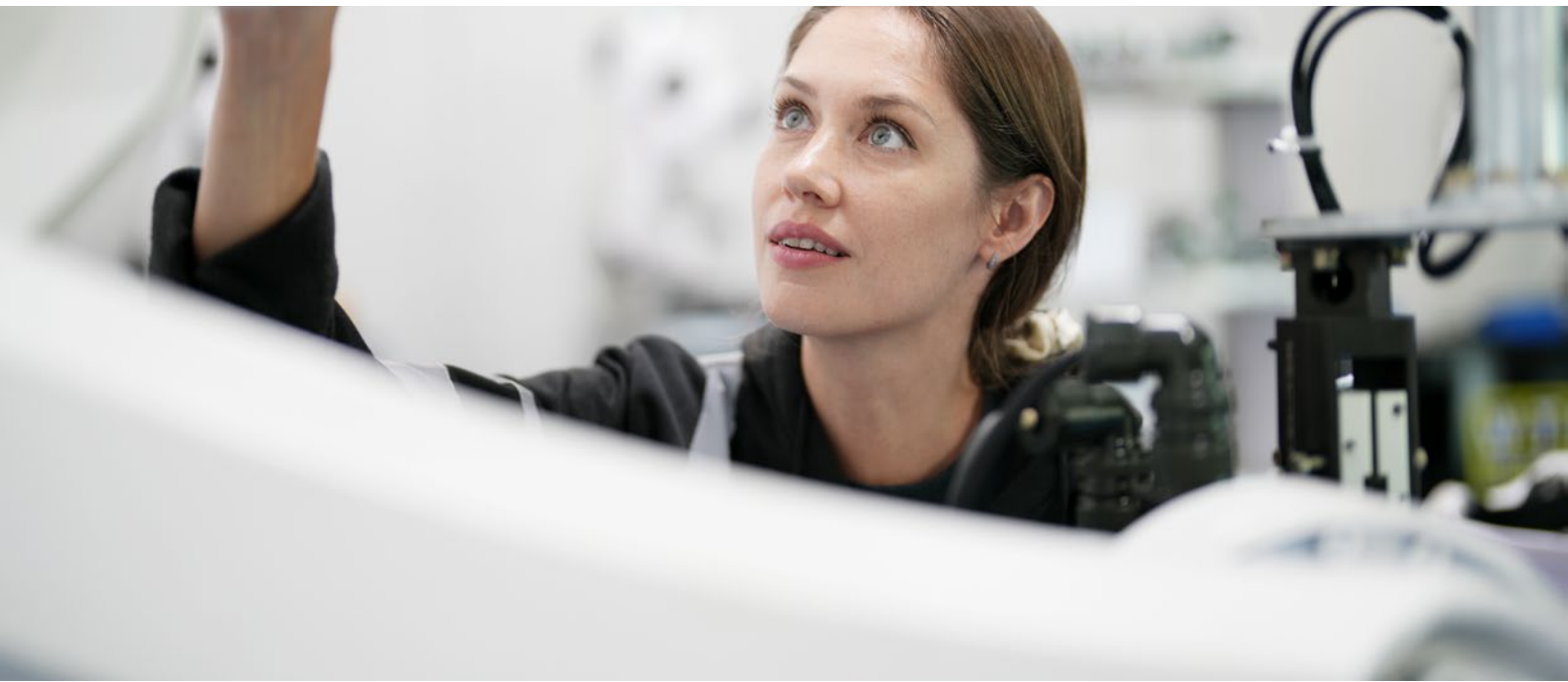
Comprehensive range of savings plans

In e-trading, customers have access to a total of 30 different ETFs. ETF stands for exchange traded funds – funds that are traded on the stock exchange and directly track an index such as the SMI. Unlike many traditional funds, ETFs are managed passively, which means lower administrative and distribution costs. The share savings plans allow customers to use e-trading to buy around 300 shares from the most important indices such as the SMI, DAX or Dow Jones. Several PostFinance themed certificates are also eligible for the savings plan.



Put simply, a savings plan works like a standing order.

Philipp Merkt
Chief Investment Officer



Technology and innovation

Swiss Post is much more than a logistics company: its core business is based on a strong, modern and increasingly digitized technology landscape, which is largely developed and operated by around 1,500 of its own IT employees. In order to continue providing its services to the highest quality and meeting its customers' wishes, Swiss Post is continuously expanding its competencies. As part of this process, it is not just digitizing postal secrecy: by using innovative technologies, it is also making its internal processes more efficient and relieving employees of repetitive activities. At the same time, customers benefit from new, practical services that are tailored individually to their needs, for example thanks to solutions using artificial intelligence (AI).

Interview

"For a modern Swiss Post, the use of AI is indispensable."

Information technology is the backbone of Swiss Post's business activities. This means that when it comes to issues such as artificial intelligence or cybersecurity, it is crucial for Swiss Post to think ahead and give its employees the skills they need to manage these solutions responsibly.

Interview with Wolfgang Eger, Head of Informatics/Technology:

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Skills shortage

Securing the future with attractive solutions

The shortage of IT specialists presents major challenges for Swiss Post. It is therefore expanding national and international locations, promoting diversity, encouraging linguistic diversity, collaboration across generations and attractive working models such as the "workation".

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Cybersecurity



Swiss Post expands its bug bounty programme

Swiss Post invests in a proactive cybersecurity strategy and has the digital applications it develops in-house tested by ethical hackers from all over the world in order to close potential security gaps before they can be exploited.

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Real-time consignment tracking, the electronic patient record and video consultations in branches: innovation and digitization are important issues in all Group units and in HR. In 2024 Swiss Post implemented a number of measures. A few examples:

Changing working environment



Digital skills as a success factor

Digitization, automation, data and AI: the world of work is changing rapidly. For Swiss Post, it is essential to involve its employees in this change and give them the digital skills they need. That is why it offers them a wide range of development opportunities.

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Recruitment



Simplifying the application process digitally

Every year, Swiss Post recruits some 3,800 employees and receives over 90,000 applications. To make the processing of applications as simple and efficient as possible, Swiss Post has introduced various digital innovations.

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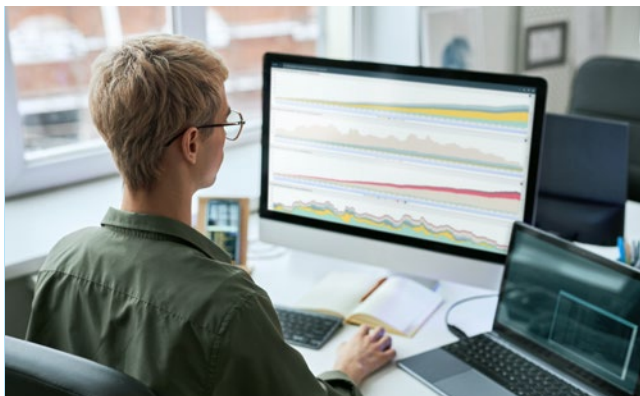
Communication platforms



The electronic patient record gets a boost

Swiss Post is developing its platform for the electronic patient record on an ongoing basis. Thanks to the digital self-onboarding service, opening an EPR is easy, and possible throughout Switzerland. In many cantons, this service is free of charge.

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Cryptography



Solutions for digital security

Cryptography – the art of encryption – protects information in data communication from unauthorized access. Swiss Post operates a competence center for cryptography in Neuchâtel, where specialists develop state-of-the-art encryption technologies.

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ePost communication platform



The digital letter in the universal service

In the future, customers should be free to choose whether they want to receive their mail physically or digitally. Today's ePost communication platform already offers a secure and flexible solution that allows them to do this. Mail secrecy is ensured at all times.

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E-voting



Secure and convenient voting and elections

E-voting offers voters and the authorities advantages such as casting votes wherever and whenever it is convenient. E-voting also prevents the casting of invalid votes. In 2024, Swiss Post's e-voting system was successfully used in federal, municipal and cantonal elections and votes in the cantons of Basel-Stadt, Graubünden, St. Gallen and Thurgau. The security of the electronic votes was guaranteed at all ballots, and the counting of votes also went smoothly. The cantons of Geneva, Lucerne and Neuchâtel are planning to introduce Swiss Post's e-voting system in the coming years.

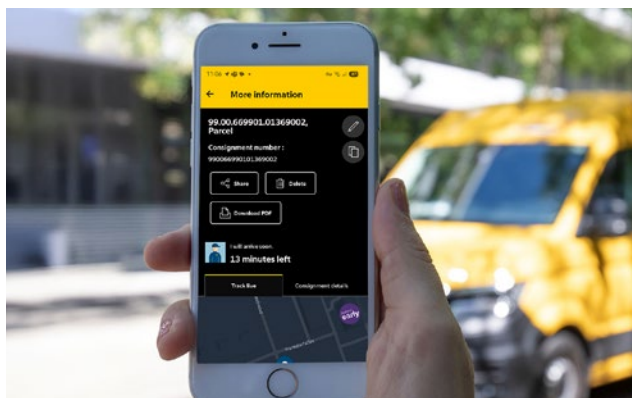
E-mail encryption



Sending sensitive information securely

IncaMail, Swiss Post's digital e-mail service, ensures that confidential documents such as contracts, invoices and payslips are sent reliably, securely and in compliance with data protection requirements. Swiss Post modernized IncaMail in 2024.

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Real-time consignment tracking



When will my parcel be here?

Real-time consignment tracking: Swiss Post has developed a service offering accurate information on parcel deliveries. The "My consignments" service shows time slots of two to four hours on the day before delivery and 40 to 90 minutes on the day of delivery.

→ Page 39



Video consultation



A modern range of services

Swiss Post now offers video solutions in around 20 of its branches. The new digital formats allow customers to discuss their concerns by video in branches. Swiss Post's goal here is to reduce waiting times in branches and simplify the processing of postal transactions.

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Contact Center



Digital and personal: the Swiss Post Contact Center is for everyone

What sets baby boomers, millennials and Gen Z apart from each other? They prefer different communication channels for questions they have about Swiss Post: the older generations make a call, the younger ones chat. The Swiss Posts Contact Center is responding to these preferences with new digital solutions.

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Mobility solutions



Making company mobility multimodal and sustainable

In 2024, Post Company Cars and Urban Connect entered into a partnership to offer companies holistic, multimodal and sustainable mobility solutions. They are planning to create a joint platform to give employees of business customers flexible access to an ecosystem of low-emission vehicles such as electric cars, scooters and bikes, which can all be booked using a single app. The platform will also enable easy integration of existing vehicle fleets and the measurement of capacity utilization and emissions.

postcompanycars.post.ch/en/pages/news/2024/strategic-partnership-between-urban-connect-and-post-company-cars

YellowDrive



Online booking and temporary rentals of company vehicles

From small cars to estates and SUVs to vans: YellowDrive allows companies to book the right company vehicle for one or more months at short notice – quickly and easily via the Post Company Cars online shop. With the exception of fuel, the rental price includes everything from insurance to registration. With this new service, Switzerland’s largest brand-independent fleet service provider is responding to growing customer demand for vehicle subscriptions for business customers.

postcompanycars.post.ch/en/yellowdrive

On-demand



Needs-orientated solutions for flexible, sustainable mobility

Instead of running to a fixed timetable, PostBus vehicles accept individual orders made by app or telephone: with on-demand, PostBus picks people up where they are and takes them where they want to go. In 2024, PostBus launched various needs-orientated projects.

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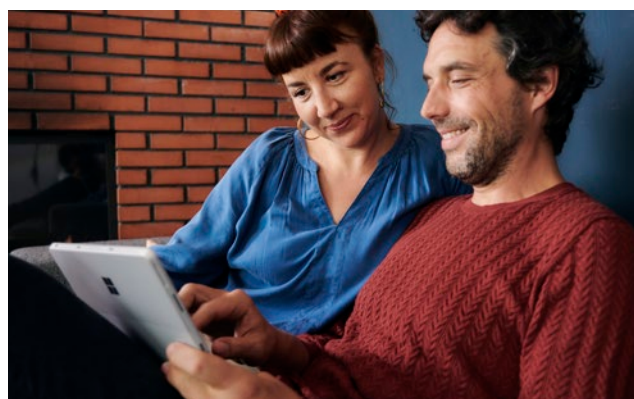
Cryptocurrencies



PostFinance launches crypto range with savings plans

PostFinance enables customers to invest in and store cryptocurrencies easily and securely. A crypto savings plan allows interested customers to regularly invest smaller amounts using e-finance or the PostFinance App.

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E-trading



Savings plans for ETFs, shares and themed certificates

PostFinance is the first major Swiss retail bank to offer its customers the ability to open savings plans for ETFs, shares and themed certificates via its e-trading platform. They work as simply as a standing order.

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Video consultation



Developing more customer-focused branches

PostFinance is optimizing the customer experience with redesigned branches and video consultation to improve service in the sales areas. The goal is to handle services more efficiently and allow more time for personal consultation and sales. The first branch with the new design opened at the end of 2024 in Lausanne, and from 2025 all 15 other branches will be redesigned to be more modern and customer-focused. PostFinance also introduced video consultations, which allow customers to get advice online wherever they are, without having to visit a branch. The feedback is positive: many people appreciate the time saved and find video consultations more personal than a telephone call.

Interview with Wolfgang Eger, Head of Informatics/Technology

“For a modern Swiss Post, the use of AI is indispensable.”

Whether in logistics, banking or the transport of digital data: information technology is the backbone of Swiss Post’s business activities. For the Swiss Post of tomorrow, thinking ahead is crucial when it comes to the issues of artificial intelligence, cybersecurity and new digital customer interfaces and giving employees the skills they need to manage these solutions sensibly and responsibly.

Wolfgang Eger, where does Swiss Post make use of artificial intelligence?

Over the last three years, we have taken on around 150 employees to fully exploit the potential of artificial intelligence, or AI. This is about automation solutions, the digital world of work and responsible handling of our data. We have initiatives in place in all areas of the company and have implemented around 20 AI projects to date, focusing for example on customs clearance, delivery volume forecasts or our own large language model, which generates text-based content for our internal machine translation solution or our Contact Center chatbot. We also use AI in our customer interaction for contact reports and voice output systems to support our employees and customers, combined with training programmes such as the Digital Champion programme. For a modern Swiss Post, the use of AI is indispensable. We were one of the first companies to use Microsoft Copilot to support work processes. In 2024, Swiss Post received the Corporate AI Award for its achievements in the field of AI.

What is the importance of trust in the digital world?

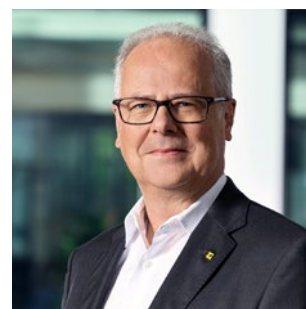
The use of AI is exactly the kind of area where trust is important. That’s why we focus in particular on security precautions that adapt to ongoing technological developments and provide the best possible protection of our systems and data. Because we are repeatedly exposed to cyber attacks. We have over 85 security experts working to ensure a secure environment at Swiss Post, who successfully fend off up to 100 attacks every month. This expertise, our transparency and our conscious and ethical handling of data are crucial to maintaining trust in our digital services. But this great trust unfortunately also has a downside that we have to deal with: Swiss Post is one of the most frequently misused brands in Switzerland for phishing attacks, where fraudsters try to obtain personal data.

How does Swiss Post protect its applications and data?

We are one of the first companies to make the majority of the applications we develop in-house accessible in our public bug bounty programme, and the rest will follow gradually. This allows vulnerabilities to be identified and remedied at an early stage, ensuring that the security of our solutions keeps pace even as technological developments continue to move forward. Internally, we use a large network of security champions, who check whether reports have an impact in their area and rectify any security gaps immediately. We also provide regular training for all employees to enable them to recognize and deal with risks.

How does Swiss Post attract the skilled people it needs?

To expand our expertise, we are strengthening our locations in Switzerland on an ongoing basis. In addition to Bellinzona and Neuchâtel, we opened a new IT location in Lausanne in 2024 with a view to building a bridge to IT talent in French-speaking Switzerland. This has met with great interest. If we cannot find specialists here in Switzerland despite our best efforts, we recruit them through our location in Lisbon. So far, we have recruited more than 90 IT specialists for Swiss Post in this way, including highly specialized professionals in the areas of data analysis, cybersecurity and software development.



Swiss Post received the Corporate AI Award.

Wolfgang Eger
Head of Informatics/Technology



Skills shortage

Swiss Post is counteracting the shortage of IT specialists

With over 1,500 employees, Swiss Post operates the third largest IT department of all companies active on the domestic market in Switzerland. The shortage of IT specialists therefore presents it with major challenges. “We are taking numerous measures to counteract this problem,” says Mathis Marugg, Head of Strategy Execution & Enablement. “We are expanding national and international locations, promoting diversity, encouraging linguistic diversity and collaboration across generations, and offering attractive working models such as the workation.”

New IT locations and innovative work concepts as a solution

Since the end of 2023, the existing IT location in Neuchâtel has been supplemented by the new location in Lausanne with the aim of attracting more potential employees who are native French speakers and expanding the Neuchâtel and Lausanne locations to around 70 employees each. The Bellinzona location is also being expanded and is expected to employ around 100 people in future.

To compensate for the shortage of skilled labour at home, Swiss Post is also investing in international locations: one important step was the opening of an IT location in Lisbon, where more than 80 employees from twelve different countries are now already working in key areas such as system development, data analysis, business analysis and cybersecurity. With its attractive workation working model, Swiss Post also offers employees the opportunity to work from any location for up to 20 days a year, allowing them to combine work with travel or visits to their family.

Facts and figures

1,500

IT employees

300

software and development projects annually

1,000

internal Swiss Post applications in Operations

5,000

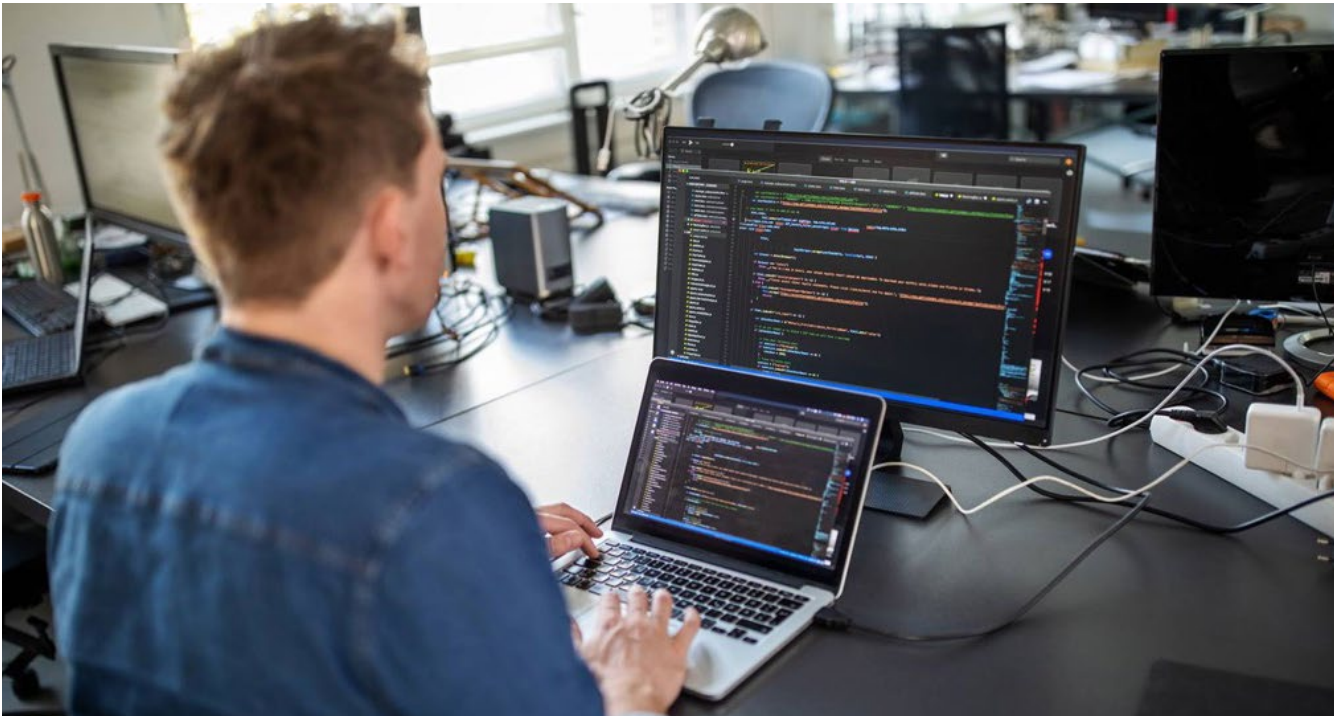
databases

60

apprenticeships per year in IT

89%

continued employment rate after training



Cybersecurity

Swiss Post expands its bug bounty programme

For the past five years, Swiss Post has been using its bug bounty programme, one of Europe’s largest, to identify vulnerabilities in its IT systems. In August 2024, Swiss Post expanded the programme to include all digital applications developed in-house, which can now be put through their paces by ethical hackers from all over the world. The hackers test – without criminal intent – various areas of Swiss Post where technology is used, from parcel delivery and the PostBus timetable to digital services such as “My consignments” and e-voting. And all this is happening time and again because technologies change and security standards must be constantly adapted accordingly.

Proactive cybersecurity strategy

The bug bounty programme identifies and closes potential security gaps at an early stage – before they can be exploited. “Trustworthy handling of personal information and protecting it against unauthorized access is part of Swiss Post’s DNA,” says Marcel Zumbühl, Chief Information Security Officer (CISO) at Swiss Post. “That’s why it’s a must for us to continuously invest in a proactive cybersecurity strategy.” The focus is not only on protecting the systems, but above all on maintaining customers’ trust in Swiss Post’s digital services.

Facts and figures

13 million phishing and spam e-mails are intercepted by Swiss Post every month.

8,000 virus attacks are combated by Swiss Post every month.

200 phishing waves target Swiss Post customers every month.

20 cyberattacks every month specifically target Swiss Post.



Employees

Swiss Post keeps Switzerland moving: around 45,000 people in 100 different professions work at Swiss Post in all language regions and all cantons. With 1,887 apprentices in 19 occupational groups, Swiss Post is the third largest training company in the country. Young people have the opportunity to launch their careers with internships and programmes for university graduates. As an employer, Swiss Post offers an appreciative working environment and modern, fair employment conditions. It is actively committed to diversity and inclusion in all forms: development opportunities are open to everyone at Swiss Post, no matter their gender, language, background or personal traits. To ensure that it is equipped for the current and future worlds of work, Swiss Post is investing over the long term in training opportunities for its staff members – a key factor for success.

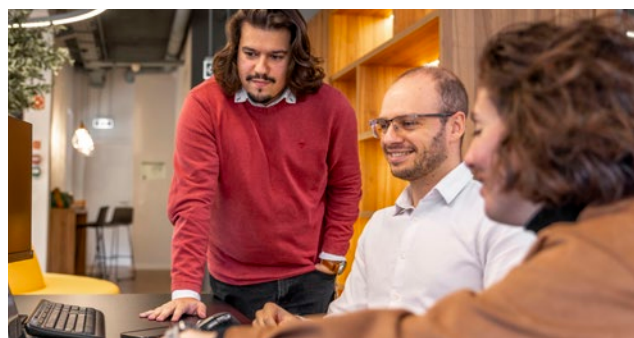
Interview

“We have to think about tomorrow today.”

How is Swiss Post responding to the changing world of work? By helping its employees through the transformation process, minimizing uncertainties and taking advantage of the opportunities offered by new technologies. Swiss Post is meeting the challenges in recruiting with a strong employer brand.

Interview with Valérie Schelker, Head of Human Resources.

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Changing working environment

Digital skills as a success factor

Digitization, automation, data and AI: the world of work is changing rapidly. For Swiss Post, it is essential to involve its employees in this change and give them the digital skills they need. That is why it offers them a wide range of development opportunities.

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Recruitment



Simplifying the application process digitally

Every year, Swiss Post recruits some 4,000 people and receives just under 90,000 applications. To make the processing of applications as simple and efficient as possible, Swiss Post has introduced various digital innovations.

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Career opportunities



Multifaceted vocational training with prospects

As Switzerland's third-largest training company, Swiss Post offers 772 apprenticeships in 19 different occupations every year. To reach young talent, Swiss Post uses modern channels like TikTok and Snapchat, where it presents itself as an attractive training company.

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Office locations



Personal collaboration remains important

In everyday office life, working from home and hybrid working models are not going away. This means less use of existing space. For Swiss Post, however, working together across units and personal communication among staff remain key. That is why it is planning to create twelve modern, needs-orientated office locations – known as hubs – by 2030. The first hubs were opened in Olten and Zurich in 2024, with others planned initially for Bern and Lausanne.

StayFit



Comprehensive support services for employees

The StayFit online platform for Swiss Post employees combines the Social Counselling Service, Health Management and Job Center teams. It offers valuable information and support in challenging professional or personal situations. An anonymous chat with internal specialists is also available, providing uncomplicated psychosocial support with conflicts, tensions at work or personal concerns.

Job Voice



The Swiss Post corporate influencer programme

Let your community know why it's exciting to work at Swiss Post? The Job Voice programme shows the best way. Employees are after all important ambassadors when it comes to presenting Swiss Post as an attractive employer. In training courses, staff learn how to share their day-to-day work, projects and experiences professionally and improve their creative skills. The programme not only offers the opportunity to expand social media skills, but also to strengthen individual personal brands and expand networks.

Social partnership



28,300 employees receive a new collective employment contract

Swiss Post, the syndicom trade union and the transfair staff association have concluded negotiations on the new umbrella collective employment contract (CEC) and the two company collective employment contracts for Post CH Ltd and PostFinance Ltd. The new contracts came into force on 1 January 2025. The new company CECs include higher supplements for evening, night, Sunday and on-call deployments, an increase in the amount for loyalty bonuses and a new public holiday regulation. The new umbrella CEC strengthens implementation of the CEC. It also contains new overarching provisions on HR policy and social partnership.

Learning media



Free teaching material for schools

Swiss Post learning media (formerly PostDoc school service) offers teachers free teaching materials for pupils and students from kindergarten to secondary school, grammar school and vocational school, using analogue and digital resources to teach content such as the universal postal service, financial education, career choices and communication. Since the start of school in 2024, the website has had a fresh new design, and the updated resources on the topic of the “Public service of the future” have been online since December 2024. In 2024, Swiss Post reached over 25,000 teachers and 600,000 pupils with its teaching materials in 2024.

Interview with Valérie Schelker, Head of Human Resources

“We have to think about tomorrow today.”

How is Swiss Post as an employer responding to the changing world of work? By helping its employees through the transformation process, minimizing uncertainties and taking advantage of the opportunities offered by new technologies. Swiss Post is meeting the challenges in recruiting with innovative strategies and a strong employer brand.

Valérie Schelker, some people see opportunities in digitization, others feel unsettled. Is digitization a curse or a blessing?

There are both perspectives. Digitization comes with more complex requirements, new tools and new ways of working. This rapid, far-reaching transformation of the world of work is causing uncertainty among some employees. It’s important here to support, assist and empower staff so that they don’t feel overwhelmed. When you feel you are supported, you are more open and confident about the opportunities offered by digitization and happy to take on something new. While training and counselling services are part of our responsibility as an employer, employees are also to take individual responsibility too. Put simply, we have to think about tomorrow today.

Office workplaces and working from home: here, the expectations of employers and employees sometimes diverge. How is Swiss Post dealing with this?

For our staff in the sorting centers, delivery or the branches, the question of where they work is not an issue. But for office workers, flexible working models are an important factor. That’s why we are concentrating our office space at around twelve centrally located offices in Switzerland by 2030. These modern office hubs can be used by all units. We believe that personal encounters and collaboration in the office are essential: for networking with one another, for the induction and integration of new employees, and also for innovative strength. Depending on the task and role, the widely appreciated option of working from home can complement work in the office hubs.

What strategies is Swiss Post pursuing to be successful on the labour market? And which job profiles are particularly difficult to fill?

In particular, niche profiles and senior positions in IT, digitization, artificial intelligence and sustainability are difficult to fill. In delivery and for drivers, there are also regional shortages. To counteract this and to set ourselves apart from the competition, we focus on innovative recruitment that makes the application process easier for both sides. This includes applications via WhatsApp or an automated system for the initial selection of CVs. We are also testing potential-orientated recruitment, which places the focus on personal development opportunities. Beyond that, we actively look for suitable candidates ourselves.

And of course vocational training is important to us: we are fortunate that of our around 1,900 apprentices each year, over 60 percent stay with Swiss Post after completing their apprenticeship, which secures us 400 skilled workers every year.

How does Swiss Post manage to retain employees in the long term?

To remain an attractive employer, Swiss Post focuses on good employment conditions, development prospects and a strong corporate culture. Sustainability is another important factor. We review and adjust all of these parameters on a regular basis, including in dialogue with our social partners. Under a credible employer brand, we proactively communicate our core features as an employer, both internally and externally.



When you feel you are supported, you are more open to the opportunities offered by digitization.

Valérie Schelker
Head of Human Resources



Changing working environment

Digital skills as a success factor

Digital fitness is one of the most important core competencies for successfully implementing the Swiss Post of tomorrow strategy. That is why Swiss Post actively supports its employees in the acquisition of digital skills with a wide range of development opportunities.

Digitization is rapidly changing the world of work, including at Swiss Post, where technologies such as artificial intelligence (AI) are making their way into more and more business areas and opening up opportunities for efficiency improvements, process optimization and new ways of working. For Swiss Post, it is essential to actively involve its employees and give them the skills they need in good time. That is why in 2024, it specifically promoted the development of digital skills and placed a particular focus on maintaining the employability of staff and pushing ahead with digital transformation in the company. "We encourage and support our employees to actively explore and help shape the opportunities offered by digital transformation," says Nadia Eggmann, Head of Learning & Development. "The focus here is on ensuring that employees are able to develop new ideas and examples of use in line with their role and area of responsibility with a view to driving improvements and innovations in the company – regardless of the digital tools they use."

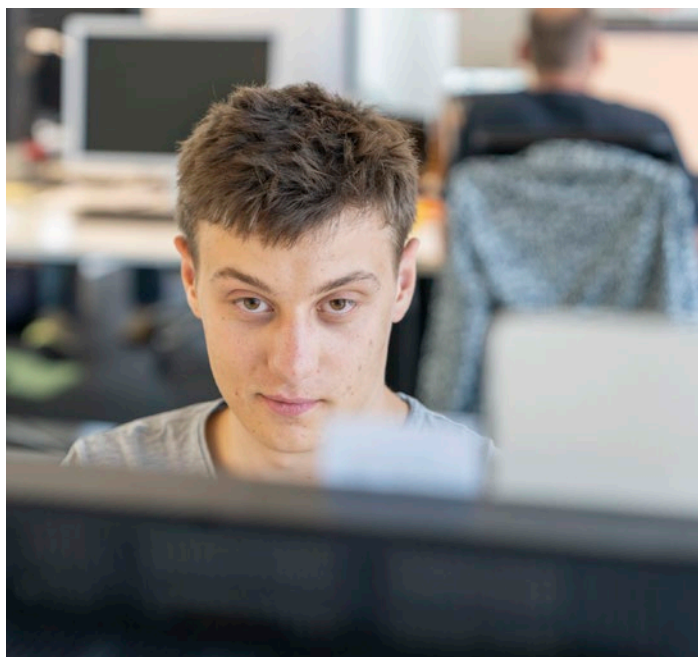


We encourage our employees to actively explore the possibilities of the digital transformation.

Nadia Eggmann
Head of Learning & Development

Wide range of programmes and training courses

Swiss Post offers numerous training courses and programmes for ongoing digital training: the Digital Enabling learning platform is the starting point for topics relating to digitization, automation, data and AI. It allows employees to expand their knowledge in self-study courses and guided programmes. In guided "promptathons", for example, employees are trained in the development of instructions (prompts) for controlling AI systems. The aim is to create reusable solutions as models for future work. There is also the one-year internal Digital Champion training programme for building expertise in digitization and digital transformation, from methods and technologies to tools and digital ethics. Swiss Post also made use of a learning community looking into how to use Microsoft Copilot in order to become one of the first Swiss companies to try out AI solutions. Swiss Post also contributes to the costs of external training on the topic.



Digitally connecting employees in delivery and sorting

Since 2021, Swiss Post has also been steadily driving forward digitization in its operations. The goal is to connect all employees digitally with the company and involve them actively in the digital transformation. Delivery staff have a Swiss Post account and use Microsoft Teams on their company smartphones, which they otherwise use mainly to scan parcels and registered mail. Staff also chat and receive company information via Teams. In sorting, selected occupational groups access the Internet or digital HR processes on a smartphone for their day-to-day work.

Recruitment

Simplifying the application process digitally

Every year, Swiss Post recruits some 4,000 people and receives just under 90,000 applications. To make the processing of applications as simple and efficient as possible, it has introduced various innovations: for example, applicants will in future be able log in to the swisspost.ch website using common logins such as Gmail or LinkedIn, or even apply without logging in at all. Users who upload their CV will no longer have to enter personal details manually because the Swiss Post portal takes care of it automatically. For certain positions, Swiss Post is also testing applications via WhatsApp. An automated tool requests the most important information quickly and easily. Tests show that people who spend little time working on computers particularly appreciate this option. When it receives applications via WhatsApp, Swiss Post invites applicants to an interview or a taster day, where it becomes clear whether a position is a good fit for both parties.



For certain positions, Swiss Post is testing applications via WhatsApp.



Career opportunities

Multifaceted vocational training with prospects

As Switzerland’s third-largest training provider, Swiss Post offers 772 apprenticeships in 19 different occupation groups in all of the country’s language regions – from logistics to IT and technology to commercial roles. To reach young talent, Swiss Post uses modern channels like TikTok and Snapchat, where it presents itself as an attractive training company. The centrepiece of the campaign is the interactive "Jump-in" platform, which brings getting started in the various Swiss Post apprenticeships to life in an innovative video format.

Focus on ICT professions

To counteract the shortage of IT specialists, there is a particularly focus on ICT training. For example, Swiss Post helped to develop the new four-year Digital business developer, Federal VET Diploma apprenticeship, which offers training at the interface between technology, business and people. In addition, apprentices can complete their basic training at Swiss Post’s own talent incubator at the ICT Campus in Bern.

Key competences for future careers

Swiss Post not only values specialized training, it also promotes personal development. Apprentices assume responsibility at an early stage and actively help to shape their working environment, acquiring valuable key skills for their future career in an innovative environment and benefiting from the best career opportunities.

[+ post.ch/en/jobs/career-start/school-pupils](https://post.ch/en/jobs/career-start/school-pupils)

Facts and figures

19
Occupational groups

4
worlds of work: logistics, ICT, technology, customers and office

772
new apprenticeships

1,887
apprentices are currently employed by Swiss Post

7
weeks holiday for apprentices



Responsibility

A Swiss Post that fulfils its responsibility towards the economy, society, employees and the environment will remain relevant in the future. When it comes to climate and energy, Swiss Post is therefore improving its energy efficiency and increasing its share of renewable energies. With investments in CO₂ reduction and technologies to remove residual emissions from the atmosphere, Swiss Post as a whole, including its value chain, aims to reach net zero from 2040. Secure and trustworthy use of the Internet is also an important issue for Swiss Post. That is why it has defined digital ethics values and principles and communicated them both internally and externally. With its support for social and cultural projects, Swiss Post gives something back to the Swiss public. One example of this is the company's commitment as the main partner to the Swiss Hiking Trail Federation.

Climate and energy



Swiss Post assumes responsibility for the climate

As a transport and logistics company, Swiss Post can achieve the most for the climate by expanding electromobility and switching to renewable energies. Sustainability is a key component of the Group strategy. In 2024 Swiss Post implemented a number of measures.

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Procurement



Swiss Post is making its supply chains sustainable

Is a supplier committed to fair working conditions? Does the supplier use resources sustainably? Swiss Post promotes socially responsible suppliers with clear targets for reducing greenhouse gases. "Every year, we procure goods, services and construction services worth almost 3 billion francs, so it is important to choose suppliers responsibly," says Stefan Schaffner, Head of Procurement. For procurement volumes over 150,000 francs, Swiss Post therefore applies defined sustainability criteria with a weighting of at least 15 percent.

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Digital ethics



Values and convictions for acting in the digital space

Secure, trustworthy and sustainable use of the Internet is an important issue for Swiss Post. It has therefore defined digital ethical values and principles that go beyond legally required standards, such as the Swiss Federal Act on Data Protection.

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Commitment



Hiking with Swiss Post: an experience for the whole family

As the main partner of the Swiss Hiking Trail Federation, Swiss Post offers a wide range of excursion ideas and useful tips. Sophie the mountain hare now helps families choose child-friendly tours in winter.

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175 years of Swiss Post



Anniversary at the Museum of Communication

In 2024, Swiss Post celebrated its 175th anniversary – an anniversary also commemorated with a varied programme at the Museum of Communication. One highlight was the interactive anniversary tours with insights into the past, present and future of Swiss Post.

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Climate and energy

Swiss Post assumes responsibility for the climate

Swiss Post has set itself an ambitious climate and energy target and is implementing it consistently – among other things by expanding electromobility and switching to renewable energy. Sustainability is a key component of the “Swiss Post of tomorrow” Group strategy.

As one of Switzerland’s biggest transport and logistics companies, Swiss Post has many opportunities to actively contribute to climate protection. Its focus is on reducing the company’s own greenhouse gases and improving energy efficiency. “Setting ambitious climate targets has proven its worth and continues to spur us on,” says Christian Plüss, Executive Management Delegate for Corporate Responsibility. Swiss Post aims to be carbon neutral in its in-house operations from 2030 and achieve net zero in its value chain from 2040. The climate target for Swiss Post and PostFinance is validated by the Science Based Targets initiative (SBTi). Of the 9,000 companies validated by the SBTi worldwide to date, only nine Swiss companies have received net zero validation for 2040, with Swiss Post being among the largest.



Setting ambitious climate targets has proven its worth and continues to spur us on.

Christian Plüss
Executive Management delegate for sustainability

Swiss Post is on track with its target

To achieve its ambitious target, Swiss Post has developed a comprehensive portfolio of measures and again implemented numerous measures in 2024. A few examples:

Electrification of the fleet

An important factor in achieving the target is the electrification of the vehicle fleet. With around 7,300 vehicles, Swiss Post operates Switzerland’s biggest electric fleet. Swiss Post letter and parcel deliveries are by electric vehicle in the cities of Zurich, Bern, Basel and Geneva, and this will be the case in all urban centres from 2025. By 2030, the entire delivery vehicle fleet is expected to be converted to electric drive systems. For heavy goods transport, Swiss Post is also committed to alternative drive systems: trucks with hydrogen and electric drive systems are already in use. In as early as 2035 – five years earlier than planned – PostBus plans to operate only electric vehicles. The two biggest challenges in converting Postbuses and trucks to electric drive systems are higher acquisition costs compared to diesel vehicles and building the charging and energy infrastructure. This is a very ambitious goal for PostBus that requires adequate co-financing by the purchasers of passenger transport services and an appropriate regulatory framework.

Shift to renewable energy

Swiss Post covers 100 percent of its electricity requirements from renewable energy sources from Switzerland. It uses only “naturemade star” certified green power to operate its electric vehicles and access points. Photovoltaic systems at 52 Swiss Post locations generate around 7.5 gigawatt hours of solar power annually. In view of its growing electricity requirement as a result of the electrification of the vehicle fleet, Swiss Post is planning to expand its photovoltaic capacity to 30 megawatt-peak by 2030. At the same time, around 80 percent of buildings are expected to be heated without fossil fuels by 2030.

PostFinance: decarbonization of its own investments

In its own investments, PostFinance is reducing emissions by 2030 by at least 25 percent compared to 2021, and for corporate bonds it ensures that around half of all financed counterparties themselves pursue a validated climate target. Financial investments in companies that generate more than 30 percent of their revenue from coal are excluded. PostFinance is publishing its transition plan for achieving these targets for the first time in its 2024 Sustainability Report.

CO₂ removal and storage

From 2030, Swiss Post plans to remove unavoidable residual emissions from the atmosphere and store them for the long term. To achieve this, it is building up a portfolio for CO₂ removal and storage that includes nature-based methods such as sustainable forest management. “We think outside the box: we also want to get involved in climate protection outside our value chain,” says Christian Plüss, explaining Swiss Post’s motives. One pilot project in collaboration with Bern University of Applied Sciences (HAFL) is the management of Zillbach forest in Thuringia, Germany, where Swiss Post is storing CO₂ in the long term, while at the same time promoting biodiversity. The high cost of and limited access to proven technologies for long-term and scalable carbon removal constitute a major challenge here.

Procurement

Swiss Post is making its supply chains sustainable

Is a supplier committed to fair working conditions? Does the supplier use resources sustainably? Swiss Post promotes socially responsible suppliers with clear targets for reducing greenhouse gases. “Every year, we procure goods, services and construction services worth almost 3 billion francs, so it is important to choose suppliers responsibly,” says Stefan Schaffner, Head of Procurement. For procurement volumes over 150,000 francs, Swiss Post therefore applies defined sustainability criteria with a weighting of at least 15 percent.

Partnerships are based on the “Supplier Code of Conduct for Responsible Procurement”, which when accepted commits suppliers among other things to respecting human rights, paying fair wages, prohibiting child labour and protecting the environment and climate along the supply chain. Breaches of this Code of Conduct can be reported anonymously to the PostCourage reporting office.



Every year, Swiss Post procures goods, services and construction services worth just under 3 billion francs, so it is important to choose suppliers responsibly.

Stefan Schaffner
Head of Procurement

Digital ethics

Values and convictions for acting in the digital space

With its digital solutions, Swiss Post is guiding Switzerland into the digital future, an area where it is also a trustworthy partner. In addition to legally compliant data protection, this requires above all values and our own convictions when acting in the digital space. Because secure, trustworthy and sustainable use of the Internet is an important issue for Swiss Post. Swiss Post has defined digital ethical values and principles that go beyond legally required standards, such as the Swiss Federal Act on Data Protection. In the field of artificial intelligence, where there are as yet no specific regulations in place in Switzerland, it is making a significant contribution to the trustworthy use of new technologies.

Swiss Post's values as a guide

In 2024, Swiss Post developed digital ethics guidelines and communicated them both internally and externally. With these guidelines, Swiss Post's goal is to ensure that when developing new services and offers, employees always keep the Group's digital ethics guidelines in mind (ethics by design). Key aspects of this approach include transparency and traceability in the handling of customer data and the ability of customers to choose for themselves how their data is handled.

Cooperation with universities

In an effort to embed the topic of digital ethics more firmly in society and the economy, Swiss Post is involved in communities and works together with universities. Swiss Post gives guest lectures, keynote presentations and supports Master's theses. It also contributes to the "Swiss Digital Ethics Compass" project, which is supported by Innosuisse, the Swiss Innovation Agency. The goal of this project is to address ethical aspects in various use cases.



Swiss Post developed digital ethics guidelines and communicated them both internally and externally.



Commitment

Hiking with Swiss Post: an experience for the whole family

As the main partner of the Swiss Hiking Trail Federation, Swiss Post offers a wide range of excursion ideas and useful tips. Sophie the mountain hare now helps families choose child-friendly tours in winter.

Every year, Swiss Post publishes hiking maps with new routes that help to find the right tour on the more than 65,000 kilometres of Swiss hiking trails. The “Hiking types” section offers an informative categorization of the hikes: there are animal guides – like unhurried Emma the marmot or spirited Hans the ibex – to help with the choice of child-friendly routes.

Hiking suggestions for winter

A new character is Sophie the mountain hare, who invites you to explore the snow-covered countryside – maybe also with snowshoes. Families will find a variety of winter hikes suitable for both beginners and experienced hikers: one easy route, for example, leads from La Brévine to Mont Châteleu, with only gentle slopes passing through picturesque pine forests and offering breathtaking views. Another highlight is the snowshoe hike from Kiental to Lake Tschingel, a sunny trail through quiet forests with splendid views of the Blüemlisalp group. These are just two of the countless hiking suggestions that Swiss Post has been presenting since 2017 in partnership with the Swiss Hiking Trail Federation.

Incentive prize now also for winter hiking trails

Since 2018, as part of the partnership between Swiss Post and the Swiss Hiking Trail Federation, an incentive prize has been regularly awarded for family-friendly hiking trail projects that would not be possible without financial support. The prize is awarded to projects that offer a scenic experience, are easily accessible by public transport and are suitable for family hikes. “The aim is to create an incentive to continuously improve the quality of the signposted winter hiking trails,” says Melanie Schmid, Head of Live Communications. “We now also want to help publicize committed sponsorships and support them with generating further sponsors and donations to make more and more attractive and safe winter hiking trails available to hikers.” The Swiss Post incentive prize for winter hiking trail projects was created in 2024 and will be awarded for the first time in 2025.

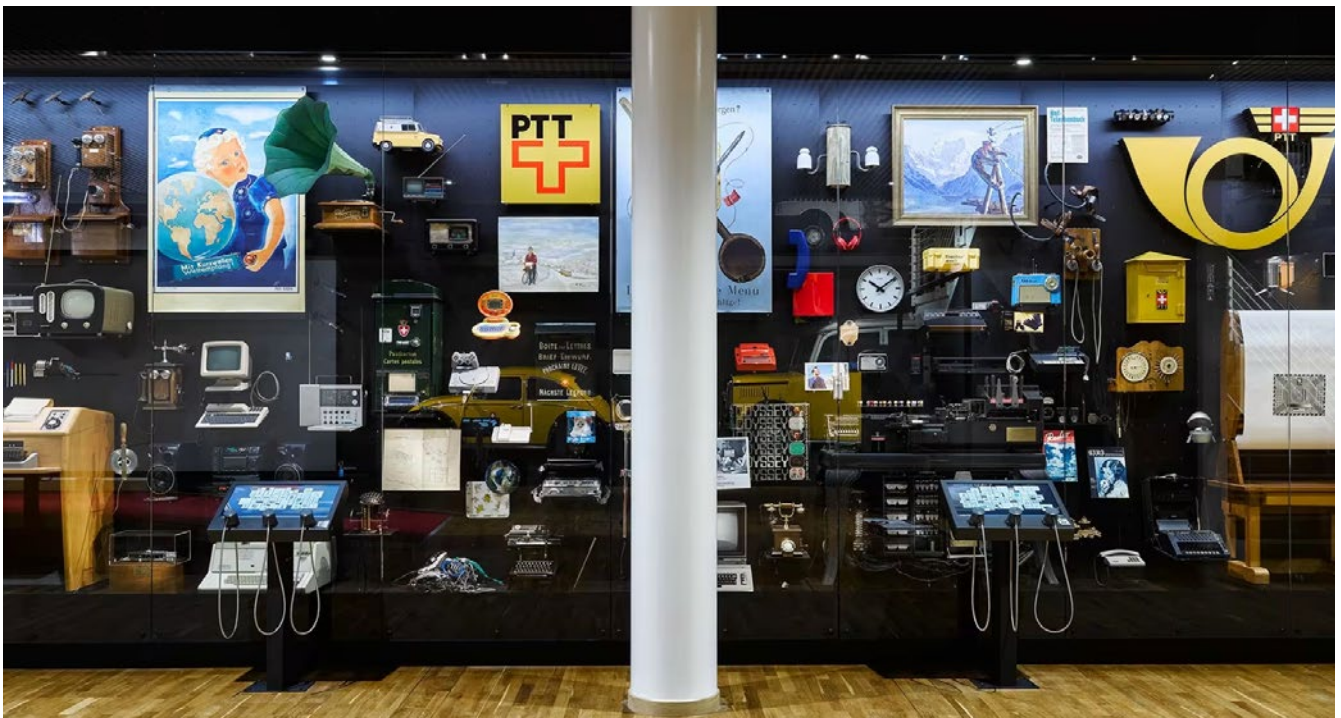
Multifaceted commitment

In cooperation with the Swiss Hiking Trail Federation and selected cantonal hiking trail organizations, Swiss Post is also committed to work assignments where employees can spend a day lending a hand with maintenance work on the hiking trail network. Under expert guidance, the volunteers take care of simple work in safe terrain, such as fixing up steps or replacing drainage systems. Swiss Post also supports selected hiking events such as the "Coop Family Hike", with puzzles and stories, or Swiss Hiking Night.

Getting there with PostBus

Swiss Post also ensures that hikers get to their destination and back again. All hiking suggestions are easily reached by Postbus. And anyone not up for a hike can simply enjoy the spectacle of nature: a Postbus trip over the imposing Swiss Alpine passes, past mighty glaciers, glistening mountain lakes, deep gorges and romantic villages is always a good idea.

- + Our commitments to Switzerland: post.ch/en/about-us/responsibility/commitments-to-switzerland
- + Our social commitment: post.ch/en/about-us/responsibility/social-commitment
- + Our economic commitment: post.ch/en/about-us/responsibility/business-sponsoring



175 years of Swiss Post

Anniversary at the Museum of Communication

In 2024, Swiss Post celebrated its 175th anniversary – an anniversary also commemorated with a varied programme at the Museum of Communication in Bern. Visitors to the permanent exhibition had the opportunity to embark on a journey through the rich history of Swiss Post, which from the first mail coach to modern digital services vividly shows how Swiss Post connects people and has always powered a modern Switzerland.

Experiencing history interactively

A highlight of the anniversary year were the exclusive, interactive anniversary tours, where the museum’s communicators shared entertaining anecdotes and in-depth insights into the past, present and future of Swiss Post. The family days, which transformed the museum into a lively experience, also proved particularly popular, with guests enjoying nostalgic tours in a vintage Postbus, learning fascinating things on short guided tours or trying their hand at being a mail carrier on an electric scooter on the DXP simulator. There was plenty of entertainment for the children in the form of a PostBus bouncy castle, a photo booth and oversized snakes and ladders.

The Museum of Communication is the only museum in Switzerland devoted to communication and its history. Thousands of objects tell the story of its foundation partner Swiss Post. In addition to the variety of interactive experiences, there is also one of the largest stamp collections in the world to marvel at.

[+ 175 years of Swiss Post \(PDF\)](#)

Reporting

Document structure

The Swiss Post annual reporting documents 2024 consist of:

- Swiss Post Ltd:
 - Annual Report 2024
 - Financial Report 2024 (management report, corporate governance, annual financial statements for the Group, Swiss Post Ltd and PostFinance Ltd)
 - Sustainability Report 2024
- PostFinance Ltd:
 - Annual Report 2024
 - Sustainability Report 2024
 - Capital adequacy disclosure on grounds of systemic importance as at 31 December 2024
 - Capital adequacy disclosure as at 31 December 2024

These documents are available in electronic format in the online version of the Annual Report at [→ annualreport.swisspost.ch/downloads](https://annualreport.swisspost.ch/downloads) and at [→ postfinance.ch/reporting](https://postfinance.ch/reporting).

Languages

The Swiss Post Annual Report, Financial Report and Sustainability Report are available in English, German, French and Italian. The German version is authoritative.

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