



Greater Zurich Area
Expanding business horizons



Financial partners in the Greater Zurich Area

www.greaterzuricharea.com

INTRO



Important backbone of the local economy

The Greater Zurich Area provides the most concentrated technological competence in Europe's most reliable setting. From the sectors of Life Sciences, ICT, Fintech, Intelligent Systems and Advanced Manufacturing, our region generates innovations, products and services of the highest quality on a daily basis. The drivers for this are renowned educational institutes such as the ETH Zurich, the availability of highly-qualified talent, and the high number of world-leading companies located here. A further significant factor is the stability and security of the location; nowhere else in Europe will companies find such a proven and favorable environment.

Our financial partners contribute much to this. On the one hand they are involved in innumerable projects in which innovation is facilitated, promoted, and implemented; on the other, as financial institutions, they are an important backbone of the local economy. They promote entrepreneurship and contribute significantly to economic growth, advising their private and corporate customers personally and individually.

We are very proud to count the eight financial institutions listed in this brochure as partners of the Greater Zurich Area. A unique public-private partnership has been established through their commitment, strengthening the economic area of Zurich in a sustainable and forward-looking way. Our more than 20 partners from business and science have made it possible for us to ease the entry of international companies into Switzerland's economic engine, enabling their creation of innovation here.

Welcome to our region, we look forward to you benefitting from our network.

Sonja Wollkopf Walt
CEO Greater Zurich Area Ltd

REGION

Greater Zurich Area: The Compelling Location for Global Business Solutions

The Greater Zurich Area as the economic engine of Switzerland is one of the most dynamic business locations in Europe. Highly qualified, productive and motivated talents, coupled with an excellent business-friendly environment and regulatory framework, make the region the best place for an expansion into Europe.

The Greater Zurich Area is easily accessible via Zurich International Airport (ZRH), one of the most awarded airports in the world (winner of World Travel Awards and Business Traveller Awards). Travel time from the airport to the city center is approximately 10 minutes. Most places in the region – that stretches over the Swiss cantons of Zurich, Glarus, Grisons, Schaffhausen, Schwyz, Solothurn, Uri and Zug – can be reached from the airport in less than 60 minutes by road and Switzerland's outstanding public transport system.

The business location Greater Zurich Area offers a unique network of innovative companies and internationally renowned research and teaching institutions as well as an extremely powerful and reliable data and communication infrastructure providing major business location advantages for your enterprise.



Swiss Federal Institute of Technology Zurich (ETH Zurich), Copyright: ETH Zurich

OVERVIEW

Financial partners in the Greater Zurich Area

Schaffhauser Kantonalbank

Schaffhauser Kantonalbank (SHKB) is the leading bank in the economic region of Schaffhausen with over 130 years of experience.



Credit Suisse

Since 1856, Credit Suisse advises and supports businesses, investors and high net-worth individuals worldwide, as well as Swiss retail clients.



Zürcher Kantonalbank

The Zürcher Kantonalbank is the largest cantonal bank in Switzerland and the leader in universal banking business in the Greater Zurich Area.



Zuger Kantonalbank

The Zuger Kantonalbank is a leading financial institution in the business center of Zug.



UBS

For 150 years, UBS has been working with private, institutional and corporate clients and also retail clients in Switzerland.



Schwyz Kantonalbank

Schwyz Kantonalbank (SZKB) is an independent public institution based in Schwyz. SZKB offers all the services of a universal bank.



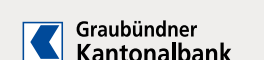
Glarner Kantonalbank

Founded in 1884, the Glarner Kantonalbank was and is firmly rooted in the canton of Glarus.



Graubündner Kantonalbank

Graubündner Kantonalbank is the leading bank of Graubünden and provider of top-quality services to private and corporate clients as well as private banking services.





Credit Suisse

Credit Suisse, one of the world's leading banks with over 160 years' experience and extensive expertise, advises and supports businesses, institutional investors, public bodies and high net-worth individuals around the world, as well as retail clients in Switzerland.

Our strategy builds on the core strengths of Credit Suisse: its position as a leading wealth manager, its specialist investment banking capabilities, and its strong presence in our home market of Switzerland. We seek to follow a balanced approach to wealth management, aiming to capitalize on both the large

pool of wealth within mature markets and the significant growth in wealth in the Asia Pacific and other emerging markets. Founded in 1856, we currently have a global reach with operations in around 50 countries involving 47,170 employees from more than 150 different nations.



"Zurich offers an attractive business environment. In addition to the financial industry and large international companies, there are also many well-established and innovative SMEs."

Andreas Gerber, Head of SME Business Switzerland, Credit Suisse

Entrepreneurial DNA as the Code to Success

The code to success is embedded in the DNA of entrepreneurs and leads to long-lasting connections as well as trust and development. It also provides optimum conditions in which two partners may share a personal and entrepreneurial journey. Different life stages often present new opportunities – whether

professional or personal. As a bank for entrepreneurs, we understand your financial questions and needs in regard to establishing and preserving your personal and business assets: for our entrepreneurial DNA also drives us to continually find the best solutions for our clients' success.

We tailor our innovative and comprehensive range of Services to your needs

Daily Business

- Accounts and cards
- Capital payment accounts
- Online banking: Direct Business / Direct Link / Direct Exchange
- Domestic/foreign payments
- SWIFT

Financing

- Operational/investment loans
- Mortgages
- Guarantees, bank guarantees
- Leasing
- Factoring
- Structured financing

Investing

- Investment accounts
- Money market
- Foreign exchange, equities, derivatives, fixed income, alternative investments, funds, structured products

Special Products

- Cash management
- Employee participation plans
- Treasury services
- Corporate finance
- Services for domiciliary and foreign companies

Services

- Mergers & acquisitions / company sales
- Entrepreneurs & executives
- Incorporations, succession, and advice (Opportunity Net)
- Asset management
- Asset planning, pensions, and optimization

Hedging

- Interest rates, foreign exchange, commodities
- International trade: documentary credits / documentary collection

Your contacts

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Glarner Kantonalbank

The Glarner Kantonalbank has been the market-leading bank in the canton of Glarus for over 130 years. As a universal bank, it offers all banking services from a single source. The decision-making processes are short, and the bank is close to its customers.

The Glarner Kantonalbank was founded in 1884 and is firmly rooted in the canton of Glarus. As a universal bank, it focuses on mortgage and savings products as well as asset management and investment services. At the same time, the Glarner Kantonalbank is considered a digital pioneer in the

Swiss financial market and has successfully launched several exclusively online products. Since 2016, the bank has also been active in the business-to-business sector with its brands Softlink and Kreditfabrik, which has enabled other companies and banks to license their own online products.



“We are the market leader in the canton of Glarus, whereas our online products and B2B offerings are establishing themselves more and more firmly in German-speaking Switzerland.”

Hanspeter Rhyner, CEO

The Strategy of the GLKB – Our Dual Approach

With its dual approach, the Glarner Kantonalbank provides individualized consulting for its clients on their premises,

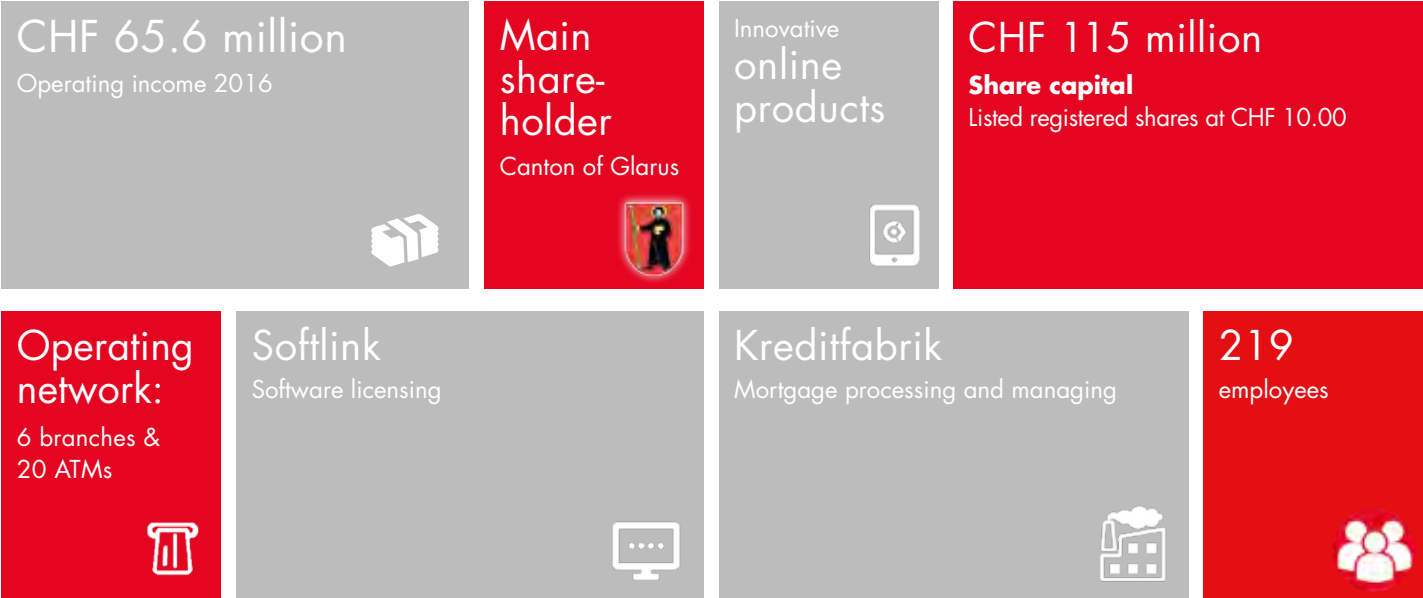
and makes intelligent self-service platforms available for on-line users.



Glarner Kantonalbank
Personalized customer care and an on-site presence

GLKB direct:
Innovative online products with a national reputation

Facts and Figures



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Graubündner Kantonalbank

Graubündner Kantonalbank (GKB) is the leading bank of Graubünden. It provides top-quality services to private and corporate clients as well as private banking services.

Our comprehensive product range, attractive jobs, progressive training opportunities and balanced value management enable Graubündner Kantonalbank to meet the needs of clients, employees, investors, owners, and the public. In doing so, it is guided by economic, ecological and social sustainability criteria. A responsible approach to the environment and society forms part of GKB's corporate culture. This includes employees volunteering in social projects, generous patronage, sponsorship and the Bank's collection of contemporary Graubünden art.

GKB employs approximately 1,000 staff at around 60 locations. The Bank's head office is located in Chur. Outside Graubünden, GKB holds strategic stakes in Privatbank Bellerive AG, Zurich, and Albin Kistler AG, Zurich. The GKB participation certificate has been listed on the stock market since 10 September 1985.



“As the market leader in Graubünden, we take the interests of all stakeholders into account. That's how we further the prosperity of the canton and its people.”

Alois Vinzens, CEO

More solutions thanks to GKB business advice

As the leading bank in the canton, we are delighted that we are able to contribute to the success of many companies in Grisons. Two-thirds of all the companies in the canton put their trust in GKB. We have been acting as principal banker for numerous companies for many years.

Your benefits

- Holistic, customised advice for your company (360°)
- Comprehensive range of top-class services to make life easier for your company
- Highly professional, thanks to experienced specialists

Benefit from the convenience of obtaining all your company's important financial services from one source and arrange a consultation now.

SME advice at a glance



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Schaffhauser Kantonalbank

Schaffhauser Kantonalbank (SHKB) is the leading bank in the economic region of Schaffhausen with over 130 years of experience and one of the highest capitalization ratios.

This medium-sized, innovative and public institution provides easy, safe and inspiring banking for private as well as corporate clients. SHKB offers its clients all banking products and services in an efficient and attentive manner.

Whether large or small businesses, retail or private clients, SHKB's advisors are always enthusiastic to be part of their

clients' futures, delivering their promise of being easy, safe and inspiring at all times.

SHKB's investments in its client advisors and its award-winning portfolio management system have made the Private Banking desk of SHKB the leader in the Schaffhausen region, providing a highly professional and individual service for its customers.

Whereas many banks will claim to be unique and client-oriented, we promise that we really are. We have specialized advisors with refreshingly differentiated services for each of your financial needs: investing, safe taxes, and planning your wealth as well as your retirement.



"A promise worth trying."

Martin Vogel, CEO

«Our passion: Your needs»

Team Private Banking Schaffhauser Kantonalbank



Johanna Pohl
Head Private Banking



Martin Bisig
Relationship Manager



Adrian Klaus
Relationship Manager



Patricia De Miguel
Relationship Manager

Services for private clients

Easy, safe and inspiring



Advisory

- ✓ long-term wealth planning
- ✓ award-winning portfolio-management software with daily health check
- ✓ individual suggestions based on market opportunities

Asset management

- ✓ in-house asset management
- ✓ core-satellite system with proven track-record
- ✓ outstanding performance in every market situation



Counselling

- ✓ support in every individual step such as finding, building, buying, renovating your home
- ✓ considering all of the relevant subjects like your pension plan, tax impact and personal situation

Solution

- ✓ personalized and adjusted solutions in every subject
- ✓ highly flexible with maximum of security for you and your family
- ✓ fairly priced

Your contacts

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Schwyzer Kantonalbank

Schwyzer Kantonalbank (SZKB) is an independent public institution based in Schwyz. SZKB offers all the services of a universal bank.

SZKB's clients include private individuals, small and medium-sized businesses and public institutions. Its core business includes managing current and savings accounts, providing real estate and corporate finance, managing share portfolios, defining investment strategies and carrying out asset management mandates. SZKB also serves and advises clients on issues relating to succession planning and pensions.

SZKB is the leading bank in the canton of Schwyz and has an extensive distribution network that includes 23 branches, two private banking offices, a center of excellence for institutional clients and another for corporate clients, five corporate client centers and one private client center. Its core market is the canton of Schwyz. SZKB is also active throughout Switzerland in selected areas of business.



“SZKB is one of the best capitalized banks in the world.”

Dr. Peter Hilfiker, CEO

Services for corporate clients

As a universal bank with a strong regional focus, we are extremely familiar with the requirements of SMBs. Whether you need assistance with founding a company, day-to-day

business, or a pending succession plan, our specialists will support you in every way possible.



FOUNDING

Services

- Capital contribution
- Business plan documentation
- Business school training

Financial Consulting

- Start-up financing
- Guarantee fund
- Innovation foundation

Partnerships

- Wyrsh Unternehmenschule
- Technologiezentrum Schwyz



CASH MANAGEMENT

Basic Products

- Accounts (e.g., SMB account)
- Cards (Maestro and credit cards)
- Transactions (domestic and abroad)
- Internet banking

Foreign Exchange Trading

- Spot and forward transactions
- Currency hedging (swaps)
- Currency options
- Direct access to trading

Investments

- Call money & time deposits
- SZKB fund
- Wealth management
- Research publications



FINANCING

Services

- Annual balance sheet review
- Digital financial cockpit
- Regular real estate and economic forecasts

Corporate Financing

- Operating loans
- Investments & projects
- Company takeovers
- Leasing transactions

Real Estate Financing

- Mortgages
- Building loans

Grants

- Guarantee fund
- Innovation foundation

Guarantees & Securities



PENSION PLANS & INSURANCE

Employee Benefits

- Pension fund solutions
- Vested benefits solutions

Corporate Coverage

- Performance improvement
- Premium reduction
- Process optimization

Partnerships

- Swiss Quality Broker AG
- Assurinvest AG



SUCCESSION

Services

- Business brokerage

Seller Support

- Succession check
- Pension consulting
- Inheritance consulting
- Wealth management

Purchaser Support

- Business plan analysis
- Succession financing

Your contacts

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UBS

Building on 150 years of banking history, UBS provides financial advice and solutions to wealthy, institutional and corporate clients worldwide, as well as private clients in Switzerland.

Its business strategy focuses on its strong position as a global wealth manager and leading universal bank in Switzerland, supported by its global asset management and investment bank activities. It aims to deliver capital efficiency and concentrates on business areas that offer excellent opportunities for structural growth and earnings prospects.

UBS has headquarters in Zurich and Basel, and is present in all major financial centers and more than 50 countries worldwide. UBS employs around 60,000 people around the world.

Zurich's business center is the largest and most important conurbation in Switzerland from a commercial perspective. It is closely connected to the rest of Switzerland and other countries, and home to a brisk trade in goods and services. As Switzerland's largest and strongest universal bank with approximately 300 branches, UBS is heavily involved in Zurich's economy, culture, and society.



Our services for Corporate Clients

For small or large companies, for manufacturers or service providers – locally, nationally or internationally – we are always the bank you need. Not only do we offer solutions for individuals, we also provide comprehensive advice geared to your company's value chain. As a strategic advisor on financial matters, we help to create long-term added value for your company through our integrated solutions and advisory offering.

If you are doing business internationally, and you have a subsidiary or other business activities outside of Switzerland, UBS would be happy to support you locally on the ground. Thanks to our local teams of experts, we can give you high-quality, professional services in Germany, North America and Asia Pacific.

All the solutions you need from a single source



Payment transactions

The right solutions: for your day-to-day business as well as for complex payment services and cash management.

- > Payment services & cash management
- > Accounts
- > Cards



Financing

Whether you're an SME or a big company: we'll support your plans with sound advice and increased business flexibility through individual financing solutions.

- > Financing
- > Loans
- > Leasing



Investment

Investment options for liquid funds: our offering ranges from standardized products to tailored investment solutions.

- > Investment
- > Business Savings Account
- > Money market and fiduciary investments



International transactions

In the right hands: cross-border business offers opportunities, but also brings risks. You can count on us for all your financial needs.

- > International transactions



Corporate finance

A broad range services: we offer a wide variety of corporate finance solutions to help you tackle complex strategic challenges.

- > Corporate finance



Foundation, succession, retirement provision

The right partner in every phase of your company's lifecycle: we'll give you comprehensive advice and access to a large number of different instruments.

- > Foundation, succession, retirement provision



"UBS has been named Best Bank in Switzerland from Euromoney for the sixth year in a row."

Dr. Thomas Ulrich, UBS Regional Director Zurich

Your contacts

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Zuger Kantonalbank

Zuger Kantonalbank is your leading local bank: firmly anchored in the Canton of Zug, with a long-standing tradition and a state guarantee fully protecting the bank's liabilities.

As a traditional full-service provider, we offer the complete range of banking services, with a focus on retail banking, mortgages and financing for local small and medium-sized enterprises (SMEs) as well as wealth management and investment advice for private clients and institutions domiciled in Switzerland.

Zuger Kantonalbank was founded in 1892 and now employs 450 employees at 14 locations. The bank has an exceptionally strong equity capital base, a long history of solid profitability, and is listed on the Swiss Stock Exchange.

The Canton of Zug is the majority shareholder, holding slightly over half the shares, while the remainder are spread among some 10,000 private shareholders. Benefit from our know-how: our experts look forward to hearing from you and answering your questions regarding your financial matters.



“Zug offers the ideal blend of cosmopolitan flair and a high quality of life. Zuger Kantonalbank is part of it.”

Pascal Niquille, CEO

Banking made in Zug

The range of services offered at Zuger Kantonalbank is highly varied – and yet always tailored to you and your specific requirements.

Retail Banking

With around 120,000 client relationships, strong roots and broad acceptance within the population beyond cantonal boundaries.

Private Banking

Comprehensive advisory and investment success thanks to independence, internal and external resources, and expertise.

Corporate Banking

Market leader among SME clients as well as for real estate financing within the economic region of Zug.

Financial Planning

Holistic and interdisciplinary advisory services covering pensions, succession planning, retirement and taxes.

Corporate Banking – the foundation for a long-term partnership

Basic services	A broad range of products is available to you for all payment transactions in Switzerland and abroad to ensure that you are able to settle your day-to-day bills efficiently and effectively.
Real estate financing	With our in-depth market expertise and broad network, we offer advice that extends far beyond mere financing. In addition, we have an in-house real estate valuation department, and we manage the market tool www.newhome.ch
Succession planning	We are able to draw on a selected network for this complex and personally sensitive topic, as well as for legal and tax matters.
Corporate finance	From a current account loan for flexible working capital, to tailored investment loans, you can count on effective solutions at Zuger Kantonalbank. We offer comprehensive advisory know-how, efficient processing and fair terms and conditions.
Occupational pension scheme	Pension planning should be addressed sooner rather than later. Occupational pension regulations in Switzerland are extensive and complex. We know and understand the needs of SMEs and can offer you flexible pension solutions.

Our experts look forward to advising you in person, with expertise tailored to your individual needs.

Your contacts

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Zürcher Kantonalbank

The Zürcher Kantonalbank is the bank that's close to you. We successfully position ourselves as a universal bank with strong regional roots and an international network.

With total assets of CHF 158 billion and more than 5,000 employees, we are the largest cantonal bank in Switzerland, and one of the largest Swiss banks. We are the leader in the universal banking business in the Greater Zurich Area, and the number one address in the canton of Zurich for basic banking services such as payment transactions or savings. Almost 45 percent of Zurich's residents have an

account with the Zürcher Kantonalbank. We operate more than 80 branches, the majority of which are in the canton of Zurich and we also operate at an international level.

Since its establishment in 1870, the Zürcher Kantonalbank has been an independent public law institution, established and operating under the laws of Switzerland and the canton of Zurich. Our public service mandate involves providing the population of Zurich with financial services, assisting the canton in fulfilling its economic, social and environmental obligations, and adopting a responsible approach to the environment and society.



"The Zürcher Kantonalbank is part of the fabric of the Zurich business center. We work with Greater Zurich Area to support business growth and sustainable development."

Daniel Previdoli, Head of Products, Services & Direct Banking and Member of the Zürcher Kantonalbank Executive Board

Strong expertise in international business

Zurich's economy – like the Swiss economy in general - earns half its income abroad. We therefore provide professional support to our clients in all markets, in Switzerland and around the world.

We possess extensive expertise in international business, and work closely with first-rate partner banks abroad. We have our own representative offices in Singapore, Beijing, Mumbai, and Sao Paulo. The Zürcher Kantonalbank Österreich acts as a gateway to Europe.

In addition to our investment services, we are continuously expanding transaction banking. We provide other banks with comprehensive services, primarily in the fields of securities, payment and foreign exchange transactions, as well as trade and corporate finance.

We demand tax compliance for the assets our international private clients have deposited with us, and we respect the relevant legislation of our clients' countries of origin.

AAA rating awarded

The rating agencies Standard & Poor's, Moody's, and Fitch continue to award the Zürcher Kantonalbank their highest ratings of AAA or Aaa, making us the only Swiss bank to be given top marks by all three rating agencies. The reasons for this include the bank's deep roots in both the Zurich region and in Switzerland, its broadly diversified business model, moderate risk profile, strong capital base, and state guarantees. In the view of the ratings agency Standard & Poor's, the Zürcher Kantonalbank is one of the safest banks in the world. It has also rated the bank's stand-alone credit profile very highly at aa-; this indicates how safe a bank is on its own, i.e. independent of any support provided by the owner of a bank in an emergency.

Our Services

We provide a specific performance promise for each client segment and offer comprehensive advice based on our clients' needs – throughout their lives.



Your contacts

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Our Service – Your Business Success

Greater Zurich Area Ltd (GZA) has been the official investment support agency for Switzerland's economic center since 1999. GZA assists companies with their global evaluation and integration into Switzerland via structure consulting, peer industry and partner introductions, information on R&D incentive programmes, site tours, staffing, and business plan preparation for meetings with local government and the tax authorities.

GZA is a public-private partnership authorized by the local governments of the cantons of Zurich, Zug, Solothurn, Schwyz, Schaffhausen, Uri, Glarus, and Grisons, as well as the region of Winterthur, and the city of Zurich. As a not-for-profit development agency, our services are provided free of charge.

greaterzuricharea.com

Find us on Social Media



Our public donors



Glarus



Grisons



Schaffhausen



Schwyz



Solothurn



Uri



Zug



Zurich



Stadt Zürich

City of Zürich

...winterthur...
stadt & region

Region of Winterthur

Our partners from business and science

