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
Glarner Kantonalbank
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.

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

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“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

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.

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

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david.helfenstein@credit-suisse.com  www.credit-suisse.com/entrepreneur
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.

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 online users.

Glarner Kantonalbank
Personalized customer care and an on-site presence

GLKB direct:
Innovative online products with a national reputation

Facts and Figures
CHF 65.6 million
Operating income 2016
Main shareholder
Canton of Glarus
Innovative online products
CHF 115 million
Share capital
Listed registered shares at CHF 10.00
Operating network:
6 branches & 20 ATMs
Softlink
Software licensing
Kreditfabrik
Mortgage processing and managing
219 employees

“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

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8750 Glarus
Phone +41 844 773 773
Fax +41 55 646 71 11
glkb@glkb.ch
www.glkb.ch
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

GKB employs approximately 1,000 staff at around 60 locations. The Bank’s head office is located in Chur. Outside Grisons, 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.

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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.

Your contacts

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www.shkb.ch

“A promise worth trying.”

Martin Vogel, 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.

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 Hiliker, CEO

Your contacts

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kundenzentrum@szkb.ch
www.szkb.ch
www.szkb.ch/firmenkunden
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 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.

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

Dr. Thomas Ulrich, UBS Regional Director Zurich
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.

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

<table>
<thead>
<tr>
<th>Service</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic services</td>
<td>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.</td>
</tr>
<tr>
<td>Real estate financing</td>
<td>With our in-depth market expertise and broad network, we offer advice that extends beyond mere financing. In addition, we have an in-house real estate valuation department, and we manage the market tool <a href="http://www.mynewhome.ch">www.mynewhome.ch</a>.</td>
</tr>
<tr>
<td>Succession planning</td>
<td>We are able to draw on a selected network for this complex and personally sensitive topic, as well as for legal and tax matters.</td>
</tr>
<tr>
<td>Corporate finance</td>
<td>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.</td>
</tr>
<tr>
<td>Occupational pension scheme</td>
<td>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.</td>
</tr>
</tbody>
</table>

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

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

Pascal Niquille, CEO

Your contacts

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6301 Zug

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www.zugerkb.ch
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.

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.

You and your goals

Retirement
Succession
Taxes
Payments
Saving/Investing
Financing
Family
Real Estate
Education
Career
Leisure

You and your goals

www.zkb.ch

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

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  City of Zurich  Region of Winterthur

Our partners from business and science

amag  BARANDUN VON GRAFFENRIED  LEGAL & TAX  CREDIT SUISSE  eawag  ETH zürich  F R I S T / N A M E S  G R O U P  FLUGHAFEN ZÜRICH  Glarner Kantonalbank  Graubündner Kantonalbank  Schaffhauser Kantonalbank  Schnopp & Partner  MLS Dr. Max Schnopp AG  Schwyz  STEINER  SwissLife  SWISS PRIME SITE  Swiss Re  UBS  VISCHER  ZÜRCHER HANDELSKAMMER  Zürcher Kantonalbank  Zug Kantonbank  ZURICH