Swiss Banking

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The SBA firmly rejects Switzerland's far-reaching decision to act unilaterally on capital requirements

The Swiss Bankers Association (SBA) has criticised the decision by the National Council's Committee on Economic Affairs and Taxation (WAK-N) regarding the capital requirements for foreign holdings. A requirement for 90 per cent of such holdings to be underwritten by common equity tier 1 capital would constitute a special regulatory measure that goes far beyond international standards. It would weaken the competitiveness of the Swiss financial centre, with consequences for the real economy.

Switzerland already has very high capital requirements. UBS is currently required to cover 45 per cent of its foreign holdings with common equity tier 1 capital. A 90 per cent requirement would double this and, by international standards, represent an enormous 'Swiss finish'. It would tie up a large amount of additional capital and make international business from Switzerland considerably more expensive. This would place a burden on investment and services. The impact would not be limited to a single bank, but would affect the entire financial centre as well as businesses and customers.

Do not jeopardise the ‘national champion’

An internationally oriented Swiss economy needs access to international capital markets, financing and global networks. Our banking centre comprises a unique and diverse ecosystem of cantonal, Raiffeisen, regional, private and foreign banks, as well as asset managers and fintechs. This also includes a globally competitive ‘national champion’ headquartered in Switzerland that provides vital services to other banks, SMEs and large corporations in our country. Furthermore, it strengthens access to capital and global expertise, helping to ensure that key decisions are made in Switzerland. Regulation that structurally impairs its international competitiveness is not in Switzerland’s interests as a business location.

The SBA is confident that Parliament will, in the country’s overall interest, find a balanced compromise that takes account of both stability and competitiveness. A capital adequacy requirement of 90 per cent does not meet this requirement.

About the Swiss Bankers Association (SBA)

The SBA is the umbrella organisation of the Swiss banks. It represents the sector nationally and internationally vis-à-vis the private sector, policymakers, the authorities and the general public. The SBA advocates for open markets, scope for entrepreneurial freedom and a level playing field. As a centre of competence, it propagates banking expertise and actively engages in future topics. The SBA was founded in Basel in 1912, the SBVg now counts approximately 260 organizations and about 9,000 individuals among its members.

Press and media inquiries

Our team is available to respond to enquiries from members of the media.
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