

## Swiss banking sector

### Structure of the Swiss banking sector

The Swiss National Bank (SNB) divides the 328 banks in Switzerland into various categories: [big banks](#), [cantonal banks](#), [regional banks and savings banks](#), [Raiffeisen banks](#), other banks (including, in particular, [commercial banks and stock exchange banks](#), as well as [foreign-controlled banks](#)), [branches of foreign banks](#) and [private banks](#). These bank categories differ with regard to their size, business focus, geographic scope of activities and legal form. Within the banking sector, the big banks maintain a dominant position in every respect.

Further information on the structure are contained in the statistical yearbook [Banks in Switzerland](#).

### Regulation and oversight

Banks operating in Switzerland are subject to the Federal Act on Banks and Savings Banks (Banking Act) (German: [www.admin.ch/ch/d/sr/c952\\_0.html](http://www.admin.ch/ch/d/sr/c952_0.html); French: [www.admin.ch/ch/f/rs/c952\\_0.html](http://www.admin.ch/ch/f/rs/c952_0.html)).

Detailed regulations – e.g. on capital, liquidity and risk diversification – are contained in the Ordinance on Banks and Savings Banks (Banking Ordinance) (German: [www.admin.ch/ch/d/sr/c952\\_02.html](http://www.admin.ch/ch/d/sr/c952_02.html); French: [www.admin.ch/ch/f/rs/c952\\_02.html](http://www.admin.ch/ch/f/rs/c952_02.html)). The banking legislation also takes account of international agreements and recommendations, e.g. the [Basel Capital Adequacy Accord](#). The statutory provisions are supplemented by codes of conduct and recommendations that the banks impose on themselves as a self-regulatory measure ([www.swissbanking.org/home/allgemein.htm](http://www.swissbanking.org/home/allgemein.htm)).

The Swiss Financial Market Supervisory Authority (FINMA) ([www.finma.ch](http://www.finma.ch)) grants banking licenses and is responsible for supervising banks.

### Banking statistics: data and analysis

The financial intermediaries that are subject to the Federal Act on Banks and Saving Banks (German: [www.admin.ch/ch/d/sr/c952\\_0.html](http://www.admin.ch/ch/d/sr/c952_0.html); French: [www.admin.ch/ch/f/rs/c952\\_0.html](http://www.admin.ch/ch/f/rs/c952_0.html)) are obliged to report data on their balance sheet, income statement, capital and liquidity to the SNB. The SNB publishes the data in aggregated form – i.e. for the bank categories – in its statistical yearbook [Banks in Switzerland](#) and in the [Monthly Bulletin of Banking Statistics](#). The continuous analysis of the state and stability of Switzerland's banking sector is contained in the SNB's annual [Financial Stability Report](#).