The banks that say yes

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The institutions below were, to my knowledge, open to digital-asset businesses or to private clients with digital-asset wealth on 30 June 2026. The list changes and must be checked before every engagement.

In Switzerland, Sygnum Bank and AMINA Bank are the specialist banks, offering accounts, custody, trading, staking and lending to companies, funds and private clients, with onboarding of several weeks and fees above those of the generalist banks.[1] Zuger Kantonalbank, Zürcher Kantonalbank and Luzerner Kantonalbank open accounts for companies in the sector, with Zürcher Kantonalbank also offering custody and trading of selected tokens.[2] Among the private banks, Maerki Baumann, Julius Baer, Vontobel and several Geneva houses accept private clients with crypto-derived wealth and offer custody through partners. Swissquote and PostFinance serve retail and small corporate clients. Bank Frick in Liechtenstein, a short drive from Zürich, has served the sector since 2018 and is used by many Swiss groups as a second bank.[3]

In Singapore, DBS is the local bank most open to the sector, with DBS Digital Exchange serving accredited and corporate clients and the commercial bank accepting licensed digital-asset businesses as account holders. OCBC and UOB accept licensed businesses on a case-by-case basis. Standard Chartered and, in a

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narrower segment, HSBC serve institutional clients in the sector through their Singapore branches. Standard Chartered's Zodia Custody provides institutional custody.[4] The licensed payment institutions themselves (StraitsX for the Singapore dollar stablecoin XSGD, the exchanges' licensed arms) provide fiat on- and off-ramps for companies that cannot obtain a bank account directly, at a cost.

Notes

1. FINMA, media release of 26 August 2019 (licences for Sygnum Bank AG and SEBA Crypto AG, since renamed AMINA Bank AG). Part C, Chapter IV. ↩
2. Zürcher Kantonalbank, media release of 4 September 2024; Zuger Kantonalbank, account-opening practice for blockchain companies in the canton of Zug (public statements since 2018). Part C, Chapter III. ↩
3. Bank Frick & Co. AG, Liechtenstein, FMA-licensed bank offering blockchain banking since 2018; Part O, Chapter II, on Liechtenstein. ↩
4. DBS Bank, media releases on DBS Digital Exchange (2020 to 2024); Standard Chartered, media releases on Zodia Custody in Singapore (2023). Part I, Chapter IV. ↩

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