

Issues, opportunities and uncertainty for the end of the year

Dear members and friends

As we make our way to the end of 2021, we are confronted by a hot-cold reality.

The great news concerns the Swiss-US business relationship. In the first 9 months of 2021, the US market advanced to become the #1 export market for Swiss goods. In the last 10 years, growth of Swiss exports to the USA grew by CHF 20bn, comparing well with growth to Germany (CHF 6.5bn), China (CHF 6.3bn) or the EU (CHF 5bn, incl. Germany). Together with the USA being the largest destination for Swiss foreign direct investments and US companies being the largest foreign direct investors in Switzerland, it is time to declare: USA is the most important business partner for Switzerland!

Further opportunities will arise from the US\$ 1.2tr Infrastructure Plan just signed by President Biden and the US\$ 1.85tr Build Back Better Plan making its way through Congress. But it is also in Congress that we see great uncertainties. Congress will need to raise the debt ceiling to avoid the USA being unable to pay their bills, and it will have to pass a budget (or continuing resolution) to avoid another government shut-down. And all this needs to happen in the coming days in a politically challenging environment.

Switzerland and Swiss-based companies face a series of issues stemming from a quickly deteriorating relationship between Switzerland and the EU. And here no solution is in sight. The EU has demanded a clear road map with commitment to solutions for the time of the WEF in a few weeks, a deadline Switzerland will be hard-pressed to fulfill. The relationship could get worse before it gets better. And the new realities of international taxation will challenge Switzerland. It is the only country in the Inclusive Framework (the body of 140 countries passing the new fiscal rules) where fiscal authority for corporate taxes is not organized on a national level, but on a lower level, and the only country where voters will have the last say. Fast implementation will be a real challenge.

Combined with the looming uncertainty regarding the next stages in the pandemic with a 2nd Covid winter, a 5th wave, 3rd vaccinations, 2G/3G rules and a new virus mutation, we are in for "an interesting time".

It is time for some Holiday spirit and some quiet time to recharge our batteries. I wish you a wonderful Holiday Season with your families and loved ones. We will get back next year to make Albert Einstein's declaration a reality: "In the midst of every crisis lies great opportunity".

Martin Naville
CEO



On Dec. 1, 2021, Swiss Amcham hosted the Chairman of Credit Suisse, Sir António Horta-Osório, at Swiss Re Next. Unfortunately, Mr. Horta-Osório was unable to join physically due to the new Covid rules. Thanks to the New Normal technological capabilities, a large number of Swiss Amcham guests were able to get a great first feeling regarding the new CS Chairman. Swiss Amcham Chairman Silvio Napoli (right) and Swiss Amcham CEO Martin Naville presented Mr. Horta-Osório with a fine bottle of Portuguese wine produced by Peter Eckert, former COO of the Zurich Group and a great winemaker in the Dao region.

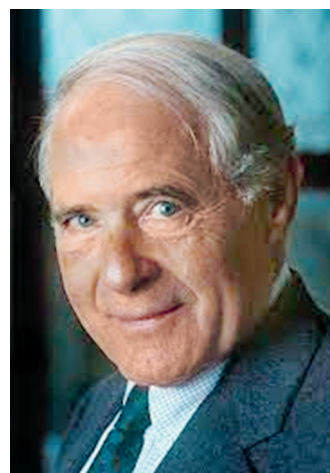
Egon P.S. Zehnder (1930-2021): A founding member has left us

In mid-November, Egon Zehnder passed away at age 91. He was a founding member of the Swiss-American Chamber of Commerce in 1967, and over the years he has held many functions in our association. In the last 54 years, Egon was a friend, trusted advisor and great contributor for Swiss Amcham, for the former CEO Walter Diggelmann and most certainly for me. Until very recently, Egon joined lunches, dinners and events, and he was always an interested and inspiring counterpart.

Egon Zehnder started the eponymous executive search firm Egon Zehnder International and developed it into the world's second largest firm in its field, certainly the largest European executive search firm. But not only with his company did he leave important tracks. Egon was involved in many ventures to make Zurich and Switzerland a better and more enjoyable place. I had the chance to work with him at the Zurich Zoo and enjoyed it fully. When needed, Egon only knew one answer: "present!".

With Egon we are losing a trusted partner and a wonderful friend. We will miss him and always be thankful for his great contributions.

Martin Naville



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Business travel demand expected to surge in 2022, recovery in 2024

Business travel spending worldwide will likely jump more than 37% next year to over USD 1 trillion but the normally lucrative industry will not fully recover until 2024, according to a new industry forecast released in mid-November. Surges in covid cases and new variants, uneven vaccination rates and supply chain problems hurt this year's recovery, according to the Global Business Travel Association's new forecast. Business travel spending this year will likely rise 14% from 2020 to USD 754 billion, slower than the 21% year-over-year increase it forecast in February. The pace of recovery is crucial for large global airlines that are struggling to return to profitability as well as for hotel chains and restaurants that rely heavily on business travelers. Global business travel spending fell 54% to USD 661 billion in 2020 from USD 1.4 trillion in 2019.

U.S. consumer prices see biggest inflation surge in more than 30 years

Inflation across a broad swath of products that consumers buy every day was even worse than expected in October, hitting its highest point in more than 30 years, the Labor Department reported in mid-November. The consumer price index (CPI), which is a basket of products ranging from gasoline and health care to groceries and rents, rose 6.2% from a year ago, the most since December 1990. That compared with the 5.9% Dow Jones estimate. On a monthly basis, the CPI increased 0.9% against the 0.6% estimate. The price increases meant that workers fell further behind. In a separate report, the Labor Department said real wages after inflation fell 0.5% from September to October, the product of a 0.4% increase in average hourly earnings that was more than offset by the CPI surge.

Switzerland and the U.S. sign MOU to expand apprenticeships

U.S. Secretary of Education Miguel Cardona, U.S. Secretary of Labor Marty Walsh, Deputy Secretary of Commerce

Don Graves, and Switzerland's President Guy Parmelin signed a memorandum of understanding (MOU) in mid-November to expand apprenticeships among Swiss companies and Swiss-invested companies in the United States, and to promote job creation in both countries. Swiss companies actively invest in U.S. manufacturing and directly support more than 500,000 U.S. jobs, with an average salary of USD 101,800. Specifically, the MOU will promote the exchange of ideas and best practices for expanding apprenticeship programs in both countries. Similar memoranda have bolstered U.S. efforts to establish new apprenticeship programs, increase awareness of opportunities, and create career pathways for Registered Apprentices.

Mortgage refinance demand continues its free fall as interest rates rise again

Rising mortgage interest rates continue to take their toll on demand, especially in the refinance market. Total mortgage application volume fell 2.8% in mid-November compared with the previous week, according to the Mortgage Bankers Association's seasonally adjusted index. The average contract interest rate for 30-year fixed-rate mortgages with conforming loan balances increased to 3.20% from 3.16%, with points rising to 0.43 from 0.34 (including the origination fee) for loans with a 20% down payment. As a result, refinance demand fell 5% for the week and was 31% lower than the same week one year ago.

White House says about 10% of 5- to 11-year-olds in U.S. got first covid jab

In mid-November, more than two million children have already received their first dose of Pfizer's covid vaccine, just two weeks after the Centers for Disease Control and Prevention authorized distribution of the shots for kids ages 5 to 11. The vaccination campaign for children is a crucial step in the much-desired return to "normal" for families, giving parents the peace of mind to allow their children to participate in extracurricular activities and in-person

learning without fear of the virus. Though children are less likely to fall seriously ill with covid, they can develop mild to moderate symptoms. In addition, more than 2,000 kids ages 5 to 11 have suffered from an inflammatory syndrome, a rare but serious side effect of covid.

Jobless claims changed little in November

First-time claims for unemployment insurance were little changed in mid-November, indicating the heightened pace of layoffs during the pandemic may have hit a plateau, according to the Labor Department. Initial filings for the week ended November 13 totaled 268,000, a decline of 1,000 from the previous week and slightly higher than the Dow Jones estimate for 260,000. The total was the lowest since the beginning of the pandemic but in close keeping with where claims have been over the past month. The four-week moving average, which smooths out weekly volatility, declined to 272,750, just a bit above the total for the most recent weekly count.

Homebuilder confidence surges past expectations

Higher prices and longer wait times do not appear to be turning buyers away from the nation's homebuilders. With demand still surging, homebuilder confidence in the market for single-family homes rose more than expected in November, to the highest level since May. Confidence rose 3 points to 83 on the National Association of Home Builders/Wells Fargo Housing Market Index. Anything above 50 is considered positive. Analyst expectations had been for it to remain unchanged at 80. While buyers are plentiful, most of the components that go into building a home are not. That has led some builders, like the nation's largest, DR Horton, to slow sales in order to make sure they can deliver on time. Not only are builders still experiencing supply chain disruptions and a massive labor shortage, they also cannot find enough land on which to build.



Clearcut #1, Palm Oil Plantation, Borneo, Malaysia, 2016 (detail), photo © Edward Burtynsky, courtesy Flowers Gallery, London / Nicholas Metivier Gallery, Toronto.

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Building Responsible Partnerships

Switzerland tops expat ranking for third time

British bank HSBC's annual expat survey puts Switzerland top for the third year in a row, followed by Australia and New Zealand. Nearly nine out of ten expatriates see themselves staying in Switzerland another year at least. Stability appeared to be a decisive factor with some 92% of expats in Switzerland saying that the country will be a stable place to live in the next 12 months. The survey comes after a year of pandemic restrictions that made it difficult for expats to return home. Switzerland benefited from its high quality of life and fewer covid-19 restrictions compared to many other countries. Globally, the survey suggests that people are prioritising well-being and personal lifestyle choices rather than traditional relocation drivers such as career progression and expanding their professional network.

Covid hits life expectancy in Switzerland

The covid-19 pandemic has caused life expectancy in Switzerland to fall for the first time in decades. For males born in 2020 it decreased by 0.9 years to 81.0 years, and for females by 0.5 years to 85.1 years. The last time such a decline occurred for men was in 1944 and for women in 1962, the Federal Statistical Office said in late October. Life expectancy has fallen particularly sharply for the elderly. Last year a 65-year-old man could expect to live for another 19.3 years (down from 20.0 years in 2019) and a 65-year-old woman could expect to live for another 22.2 years (down from 22.7 years).

Summer storms drive Swiss insurers' largest payout since 2005

The violent storms that hit Switzerland this summer will cost the country's insurance sector CHF 2.2 billion, according to the Swiss Insurance Association. This represents the second largest payout since 2005. Natural disasters came with particularly high price tags this summer. Switzerland endured hail, floods and storms

between mid-June and July. The centre of the country was particularly badly hit. In late October, the association said that preventive measures taken in recent years, particularly against flooding, had helped keep costs in check. Only 2005 proved more expensive for the sector and that was largely due to damages relating to what is remembered as the "flood of the century".

More Swiss firms facing cyber-attacks and ransom demands

Ransomware attacks by hackers continue to increase sharply, with some 2,700 Swiss firms falling victim over the past year, as the magazine "Beobachter" has reported. The figure for the period August 2020 to August 2021 was observed by American cybersecurity firm Recorded Future. Measured against the 4,800 attacks over the past five years as a whole, this means a big uptick, confirming reports showing increased cyber criminality during the covid-19 pandemic. According to Beobachter, the real figure could be much higher, since many companies choose to discreetly pay the ransom demanded by hackers rather than face the reputational damage of it going public.

Switzerland could face electricity shortage by March

If progress is not made on an electricity agreement with the European Union, at least at a technical level, Switzerland is likely to face a significant problem guaranteeing electricity in the short and medium term, especially in winter. This is the conclusion of an external report on supply security, presented to the government in mid-October. The report examined the consequences of three scenarios: completely renouncing cooperation with the EU, reaching at least technical agreements with neighboring countries, and doing an electricity deal with the EU. In the worst-case situation (no cooperation), the situation would become critical by March at the latest, according to the report. Domestic electricity demand could then no longer be guaranteed for 47 hours. Under an extreme assumption,

the supply could be interrupted for up to 500 hours. Technical cooperation with the transmission grid operators would mean the defined stress situation could be managed, the report says of the second scenario. The safest option would be an electricity agreement with the EU, which would treat Switzerland the same as EU member states in the EU's internal market.

Switzerland and the USA reaffirm collaboration to promote research

The President of the Swiss National Science Foundation (SNSF) Matthias Egger and the Director of the US National Science Foundation (NSF) Sethuraman Panchanathan signed a memorandum of understanding (MOU) in the presence of Guy Parmelin, President of the Swiss Confederation. This agreement will create the basis for the foundations' long-term cooperation in promoting research. The SNSF and the NSF intend to further intensify and expand their bilateral cooperation. One of the first measures in the MOU states that researchers in Switzerland and the USA will in future submit a single funding application for joint projects. In this new "lead agency" procedure, either the SNSF or the NSF will be responsible for evaluating each joint project proposal; it will no longer be necessary for both organisations to participate in the evaluation. This will significantly reduce the workload for researchers and funding organisations.

Geneva Motor Show 2022 has been cancelled

For the third year running, the Geneva International Motor Show will not take place in 2022 due to ongoing health concerns as well as supply shortages in the automotive sector. The decision was taken in early October, based on ongoing difficulties linked to the pandemic as well as current shortages in electronic components - notably semiconductor chips - which have hit carmakers. With such shortages hampering production, it would be difficult for manufacturers to unveil new models that they then would not be able to supply.

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Media Asset Management



Chamber Events



Irène Suter-Sieber (Walder Wyss), Christophe Touton (Lee Hecht Harrison) (1)



Sandra Heule (Ecolab), Michael Indlekofer (DHL Logistics), Anand Pazhenkottil (Blue Lake Legal) (1)



Martin Naville (Swiss Amcham), Elisabeth Vock (Syngenta), Loes Bresseleers (Johnson & Johnson), Bianca Wong (Hilti), Daniel Kalt (UBS) (1)



Sebastian Maser (UBS), Coralia Arigoni Swoboda (JPMorgan Chase Bank), Daniel Kalt (UBS) (1)



Philipp Weber-Lortsch (Deloitte), Sven Dobler (Zurich Insurance Group), Michel Anliker (Schindler), Sonja Straessle Dillier (UBS) (2)



Apero Riche, Deloitte Zurich (2)



Christian Schmid (Boston Consulting Group), Andreas Staubli (PwC) (3)



Manuel Ebner (Bank of America), Aloys Hirzel (Hirzel. Neef. Schmid. Konsulenten), Alain Dehaze (Adecco Group) (3)



António Horta-Osório (Credit Suisse) via link, Swiss Re Next Zurich (3)

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Daniel Kessler (Boston Consulting Group), Barbara Kux (Firmenich, Total), Cédric Ohlmeyer (MARTELLUS CAPITAL) (3)



Manuel Rybach (Credit Suisse), Bruno Wirz (IMD) (3)



Dominik Schaller (Egon Zehnder), Silvio Napoli (Schindler / Chairman, Swiss Amcham) (3)



Angel Serna (Zurich Insurance Group), Martin Meier-Pfister (IRF Reputation), Christine Graeff (Credit Suisse), Christoph Buerer (Twelve Capital) (3)



Martin Naville (Swiss Amcham), António Horta-Osório (Credit Suisse), Silvio Napoli (Schindler / Chairman, Swiss Amcham) (3)



Christmas angels Bettina B. Asaf (-Moehr), Amanda Johansson (both Swiss Amcham) (3)

1. Zurich, Oct. 28: HR Personnel Forum 2021
2. Zurich, Nov. 30: Emerging Regulatory Challenges in the field of Sanctions & Embargos are best tackled as a Team
3. Zurich, Dec 1: António Horta-Osório, Chairman Board of Directors, Credit Suisse Group AG, Pictures: Markus Senn



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Hotel

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Chamber Members in the News

ABB

ABB is entering into a strategic partnership with Swiss-based start-up Sevensense, founded in 2018 as a spin-off from ETH Zurich, to enhance ABB's new autonomous mobile robotics (AMR) offering with artificial intelligence and 3D vision mapping technology. The technology will offer customers unprecedented levels of flexibility as mobile robots will be able to navigate autonomously in complex, dynamic indoor and outdoor environments close to people.

Barry Callebaut

The Board of Directors has appointed Rogier van Sligter, sole President EMEA, effective October 1, following Andrew Fleming's decision to pursue new career opportunities outside the Barry Callebaut Group.

Biogen

Biogen announced that Alfred W. Sandrock, Jr., Head of Research & Development, will retire from the Company effective December 31. A 23-year veteran of Biogen, Dr. Sandrock led the development of many of the Company's most important transformational therapies in neurological diseases. Dr. Sandrock served on Biogen's Executive Committee since 2015, as Head of Research & Development since October 2019, and as Chief Medical Officer from 2012 to 2020. Priya Singhal, Head of Global Safety and Regulatory Sciences, will assume Dr. Sandrock's duties as Head of Research & Development on an interim basis until a permanent successor is identified.

Credit Suisse

Credit Suisse is naming Benjamin Cavalli head of wealth management in Asia-Pacific, effective January 1. This follows the retirement of François Monnet, with whom Cavalli has divided the regional responsibilities for the past three years.

+GF+

At the Annual Shareholder's Meeting to take place on April 20, 2022, GF will propose electing Ms. Ayano Senaha to its Board. Ayano Senaha, Japanese national, is the COO and a board member of Recruit Holdings, Tokyo. She has held leadership positions in Japan, the UK, and the US within Recruit, encompassing sales, R&D, Risk Management, HR, Finance as well as general management and currently chairs the Sustainability Committee of the group.

Julius Baer

Bank Julius Baer has announced that Kevin Tay has re-joined the Bank as Head of Wealth Planning and Family Office Services, Singapore, with effect from November 1, 2021. He will be reporting to Eleanor Yuen, Head Wealth Planning & Investment Finance APAC, for Wealth Planning and Jason Moo, Head Private Banking, Southeast Asia and Branch Manager, Singapore, for Family Office Services.

Bank Julius Baer appoints Thorsten Hartmann as its new Head of the branch in Basel, effective April 1, 2022. He will replace Claude Scharowski, who has led the Bank's Basel office since its opening in 2000. Scharowski has decided to focus on client advisory services until his retirement in 2024.

Kuehne+Nagel

Kuehne+Nagel becomes the first air logistics provider to offer its customers the option to purchase Sustainable Aviation Fuel (SAF) for each shipment and thus instantly avoid carbon emissions. This new add-on is available on all Kuehne+Nagel air freight quoting platforms and channels, allowing customers to choose carbon neutral transport via their preferred online or offline quoting method. As SAF still produces some CO2 emissions, carbon neutrality is achieved by substituting each litre of jet fuel kerosene used with 1.33 litres of SAF.

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*Opinions expressed do not necessarily reflect
those of the Chamber's Board of Directors.
5 issues p.a.; membership publication*

Nestlé

Nestlé announced that Chris Johnson, Executive Vice President and CEO Zone Asia, Oceania and sub-Saharan Africa, will retire from the Executive Board on December 31. He will continue to advise the newly formed Zone AOA during the transition period and will leave the company on January 31, 2022. During his highly successful 38-year career at Nestlé, Chris has held key leadership roles in markets, businesses and global functions, including the development of Nestlé's first global information technology solution.

Roche

Roche has again been recognised as one of the most sustainable companies in the Pharmaceutical Index of the Dow Jones Sustainability Indices. This is based on an in-depth analysis of economic, social and environmental performance. Roche performed particularly well in Operational Eco-Efficiency, Environmental and Social Reporting.

Schindler Group

Schindler has joined RE100, the global environmental initiative lead by the Climate Group in partnership with the Carbon Disclosure Project (CDP), which brings together the world's most influential companies leading the transition to 100% renewable electricity.

SIG Combibloc Group

SIG announced three new appointments to its Group Executive Board. Fan Lidong, who becomes President & General Manager Asia Pacific North, has 30 years' experience in the packaging industry and has worked for SIG for a total of 12 years. Angela Lu, who becomes President & General Manager Asia Pacific South, brings considerable experience in the food and beverage industry including more than 10 years with Nestlé in Europe and Asia Pacific. Suzanne Verzijden, who will join the Group Executive Board as Chief People & Culture Officer, has 16 years'

international Human Resources experience with Philips. She has worked specifically on people development, culture and talent topics in a number of different roles and locations.

Sulzer

The long-serving Chairman of Sulzer Ltd., Peter Löscher, who has led the Board of Directors since 2014, will not stand for re-election in the 2022 Annual General Meeting. The Board of Directors will pay tribute to Peter Löscher's achievements at a later date and will inform on the succession plan in due time.

UBS

The Board of Directors of UBS Group AG will nominate Colm Kelleher as new Chairman and Lukas Gähwiler as Vice Chairman for election to the Board at the Annual General Meeting on April 6, 2022. If elected, Colm Kelleher will succeed Axel A. Weber, who will have reached the maximum term limit after ten years in office and will thus not stand for re-election. Jeremy Anderson will continue in his role as Senior Independent Director and non-executive member of the Board.

Zühlke

Zühlke has a newly created role that aims to shape its long-term strategy and coordinate ongoing efforts across the company. As Head of Sustainability, Christoph Broecker will work closely with the country firms in order to strengthen and further develop the sustainability offerings of Zühlke and to lead the Group's efforts towards more sustainable operations.

The NHS covid-19 app built by Zühlke saved up to 13,500 lives and averted around 600,000 covid cases in its first three months alone according to a peer-reviewed scientific paper published in summer in the journal Nature. The app was developed in under 12 weeks by Zühlke engineers working around the clock across 7 countries worldwide.



Chamber Events Plan

Geneva

Mar 21, 2022, 11:30 am - 2:00 pm
Børge Brende, President, World Economic Forum

Zurich

Jan 27, 2022, 5:30 pm - 7:00 pm
Air Transport System - The Key in the Pandemic and the Basis for the Recovery
Dr. Detlef Trefzger, CEO, Kühne + Nagel International, Kuehne + Nagel, Dieter Vranckx, CEO, Swiss International Air Lines, Dieter Zümpel, CEO, DER Touristik Suisse, *hybrid event*

Feb 3, 2022, 5:30 pm - 7:00 pm
Michel M. Liès, Chairman, Zurich Insurance Group

Mar 4, 2022, 8:00 am - 5:00 pm
Corporate Tax Symposium - U.S., OECD, EU, Switzerland: International Taxation: Quo Vadis?
hybrid event

Mar 29, 2022, 11:30 am - 2:00 pm
Paul Bulcke, Chairman of the Board, Nestlé S.A.

May 3, 2022, 5:30 pm - 7:00 pm
Peter Voser, Chairman, ABB Ltd.
hybrid event

Aug 30, 2022, 11:30 am - 2:00 pm
Dr. Thomas Wellauer, Chairman of the Board, SIX

Florida

Jan 20, 2022, 7:00 pm - 9:00 pm
Informal Networking

Mar 11, 2022, (morning, details to follow)
Swiss Miami Golf Open

Mar 24, 2022, 7:00 pm - 9:00 pm
Networking - Theme Evening «The Real Estate Market in Florida»

See www.amcham.ch for more event details

We would like to thank you, dear member, for your much appreciated support and look forward to continue working with you toward our common goals.

We wish you a merry Christmas and a happy, successful New Year!
Your Swiss Amcham Team

N. Naville *J. Hoff* *L. Kolig* *Liana Wild* *Amadeo*

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