愿意说“是”的银行

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据我所知，截至2026年6月30日，以下机构对数字资产企业或拥有数字资产财富的私人客户持开放态度。这份名单会有变化，每次接受委托前都必须重新核实。

在瑞士，Sygnum Bank和AMINA Bank是专业银行，为公司、基金和私人客户提供账户、托管、交易、质押和借贷服务，入驻审核需时数周，收费高于综合性银行。[1]楚格州立银行（Zuger Kantonalbank）、苏黎世州立银行（Zürcher Kantonalbank）和卢塞恩州立银行（Luzerner Kantonalbank）为该行业的公司开立账户，其中苏黎世州立银行还提供部分代币的托管和交易服务。[2]私人银行中，Maerki Baumann、宝盛（Julius Baer）、Vontobel以及多家日内瓦银行接受财富来源于加密资产的私人客户，并通过合作伙伴提供托管服务。Swissquote和PostFinance服务零售客户和小型企业客户。列支敦士登的Bank Frick距苏黎世仅一小段车程，自2018年起服务该行业，许多瑞士集团将其用作第二家往来银行。[3]

在新加坡，星展银行是对该行业最为开放的本地银行：星展数字交易所（DBS Digital Exchange）服务认可投资者和企业客户，其商业银行业务则接受持牌数字资产企业开户。华侨银行和大华银行对持牌企业逐案审批。渣打

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银行以及在较窄领域内的汇丰银行通过其新加坡分行服务该行业的机构客户。渣打银行旗下的Zodia Custody提供机构托管服务。[4]持牌支付机构本身（如发行新元稳定币XSGD的StraitsX，以及各交易所的持牌实体）为无法直接取得银行账户的公司提供法定货币出入金通道，但需支付一定费用。

注释

1. FINMA，2019年8月26日新闻稿（向Sygnum Bank AG和SEBA Crypto AG发放牌照，后者现已更名为AMINA Bank AG）。第C部分第IV章。↩
2. 苏黎世州立银行，2024年9月4日新闻稿；楚格州立银行，楚格州区块链公司开户实务（2018年以来的公开声明）。第C部分第III章。↩
3. Bank Frick & Co. AG，列支敦士登，持有FMA牌照的银行，自2018年起提供区块链银行服务；关于列支敦士登，参见第O部分第II章。↩
4. 星展银行关于星展数字交易所的新闻稿（2020年至2024年）；渣打银行关于Zodia Custody在新加坡业务的新闻稿（2023年）。第I部分第IV章。↩

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