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## Lia Wälti



She is the beating heart and driving force of the Swiss women's national football team. Lia Wälti captained the Swiss ladies to first place in their group at the Women's World Cup in New Zealand. However, they then succumbed by a score of 5-1 to eventual cup winners Spain in the first round of the knockout stage. The professional women's game in Switzerland is still rather underdeveloped by international standards. Moreover, this is unlikely to change by the 2025 European Championships when Switzerland will host the tournament for the first time. Nonetheless, Wälti and her fellow players hope the tournament will provide a platform for promoting the next generation of female players and increasing recognition of women's football.

The 30-year-old had to move abroad to realise her dream of a professional career. Wälti currently plies her trade in one of the world's top women's leagues at London club Arsenal. The midfielder grew up in Emmental, where she used to kick a ball around with the boys on the school playground. Following spells with FC Langnau and Berne club Young Boys (YB), she moved to Germany at the age of 20 to join Turbine Potsdam, where Wälti quickly acquired the captain's armband. In 2018 came her big move to Arsenal.

Lia Wälti is not just committed to promoting women's football; she also cares deeply about the values that go with the game, such as tolerance, fairness, and diversity. Wälti wants to convey these values to society "in a positive way", as she recently told newspaper "NZZ am Sonntag". Lia Wälti has many ideas on how to do that, for example a children's book about a young woman footballer. She may not be able to change the world, but she would at least like to "make a difference".

THEODORA PETER

### Credit Suisse (I): CS brand to disappear

The demise of big bank Credit Suisse (see also "Swiss Review" 4/2023) continues to make headlines, with UBS bosses announcing at the end of August that Credit Suisse (CS) is to disappear as a brand in its own right by 2025 once UBS has fully absorbed CS's Swiss business. UBS pledged on 19 March 2023 that it would take over the ailing bank, its erstwhile competitor. Back then, it remained unclear whether and in what form CS would be able to continue as an independent entity. (MUL)

### Credit Suisse (II): Massive job cuts

At the end of August, UBS CEO Sergio Ermotti halted speculation over the fallout from Credit Suisse (CS), saying the integration of CS into UBS would result in 3,000 job cuts. External banking experts expect this number to be a lot higher, because Ermotti's figure does not include jobs abroad, early retirements or voluntary terminations. The "Neue Zürcher Zeitung" (NZZ) reported that around 27,000 jobs were likely to go, according to financial experts, with thousands of external specialists also set to lose their jobs on top of the many layoffs and departures. With Ermotti having earmarked 10 billion Swiss francs in cost savings, 27,000 job cuts are a minimum estimate, says the NZZ. (MUL)

### Credit Suisse (III): UBS notches up a huge profit

UBS also appears to have benefited from its takeover of ailing Credit Suisse (CS), having posted a net profit of 29 billion US dollars in the second quarter of 2023 – the quarter that followed the spectacular buyout. It cost 3 billion Swiss francs for UBS to acquire its struggling competitor. The boost in earnings suggests that the value of CS was much higher. This is also good news for the Swiss authorities, with UBS deciding at the start of August to ditch a public liquidity backstop from the Swiss National Bank that was guaranteed by the federal government. UBS also terminated a 9-billion-franc loss protection agreement with the government. However, the last big bank standing remains an enormous risk for Switzerland given its de facto state guarantee, warn experts. (MUL)

### SBB carrying more passengers than ever before

Swiss Federal Railways (SBB) is back in profit for the first time since 2019, having raked in 99 million Swiss francs in the first half of 2023 – a significantly improved result over the corresponding period in the previous year. The latest passenger figures are not only back to pre-pandemic levels, but are even surpassing them. A record 1.33 million people travelled by train in the first half of 2023. (MUL)