



UNION BANCAIRE PRIVÉE

新闻稿

## 2023 年全年业绩

瑞士瑞联发布 2023 年全年业绩，净利润 2.238 亿瑞士法郎，同比增长 6.4%

日内瓦，2024 年 1 月 22 日

- 瑞士瑞联2023年全年净利润达2.238亿瑞士法郎，比2022年的2.104亿瑞士法郎增长6.4%
- 营业利润为2.692亿瑞士法郎，较前一年的2.412亿瑞士法郎增长11.6%。
- 总收入增长1.1%，达12.27亿瑞士法郎
- 管理资产总额为 1,400 亿瑞士法郎
- 一级资本率为28.9%

瑞士瑞联（“集团”）管理资产总额以瑞士法郎计算保持稳定，2023 年底达 1,400 亿瑞士法郎（截至 2022 年底为 1,404 亿瑞士法郎）。由于市场影响带来的 76 亿瑞士法郎进账以及新资金净流入 29 亿瑞士法郎产生的积极作用，因瑞士法郎兑主要货币（尤其是美元）升值的负面影响完全抵销。以美元计，集团管理资产总额增长 9.7% 达 1,664 亿美元（2022 年底为 1,517 亿美元）。

总收入为 12.27 亿瑞士法郎，相比 2022 年的 12.13 亿瑞士法郎增长 1.1%。尽管私人客户交易活动减少导致费用和佣金净收益下降 7.2%，交易业务的利润（包括外汇）也减少了 11.5%，但受益于近期的加息，净利息收益大幅增长 8,110 万瑞士法郎（上升 25.3%），因此弥补了部分影响。

营业费用维持在 8.328 亿瑞士法郎（上升 0.8%），主要直接用于招聘和科技投资等领域。营业利润为 2.692 亿瑞士法郎，较 2022 年的 2.412 亿瑞士法郎增长 11.6%。

2023 年，集团净利润为 2.238 亿瑞士法郎，较前一年的 2.104 亿瑞士法郎增长 6.4%；营业成本/收益率为 67.9%（2022 年为 68.1%）。

集团资产负债表保持稳定，截至 2023 年底总额为 374 亿瑞士法郎，能够继续推动内生增长和外部发展计划。集团一级资本率为 28.9%（2022 年底为 26.7%），并且仍然远高于《巴塞尔协定 III》（Basel III）及瑞士金融市场监督管理局（FINMA）的最低要求。短期流动性覆盖率（LCR）为 313.9%，而穆迪也维持对集团 Aa2 长期存款评级，表明了集团的财务实力。

瑞士瑞联首席执行官 Guy de Picciotto 表示：“尽管受到汇率负面效应的影响，但由于我们有超过一半的客户资产是以美元计价，因此业绩展现出韧性，并彰显了我们拓展国际市场的实力。我们的主要目标仍然是为私人机构和机构客户，提供全球最优质的投资管理产品及服务。有鉴于此，2023 年，我们在亚洲和瑞士招聘了多位新员工，同时在投资组合管理能力方面进行了大量投入。虽然 2024 年仍将充满波动，但凭借团队的坚定承诺，配合我们独特的产品及服务，我们将继续巩固我们在重点市场上的业务足迹。”

媒体垂询：

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UNION BANCAIRE PRIVÉE

关于瑞士瑞联银行（Union Bancaire Privée, UBP）

瑞士瑞联银行是全球领先以及资本实力最雄厚的私人银行之一，一级资本率为**28.9%**。瑞士瑞联专注于为私人及机构客户提供财富管理服务，其总部设于日内瓦，在全球拥有超过**20**个办事处和**2,094**名员工，管理资产规模为**1,400**亿瑞士法郎（截至**2023**年**12**月**31**日）。

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# FINANCIAL RESULTS AS AT 31 DECEMBER 2023

(UNAUDITED ACCOUNTS)

## Financial highlights for the Group

In CHF millions, unless otherwise stated

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
Net profit	223.8	210.4	13.4	6.4%
Operating result	269.2	241.2	28.0	11.6%
Client assets (in CHF billions)	140.0	140.4	(0.4)	(0.3%)
<b>Total operating income</b>	<b>1,226.9</b>	<b>1,213.3</b>	<b>13.6</b>	<b>1.1%</b>
Net result from interest operations	401.2	320.1	81.1	25.3%
Net fees and commissions income	709.9	764.9	(55.0)	(7.2%)
Profit on trading operations and on fair value options	107.2	121.1	(13.9)	(11.5%)
<b>Total operating expenses</b>	<b>832.8</b>	<b>826.6</b>	<b>6.2</b>	<b>0.8%</b>
Personnel expenses	606.5	610.1	(3.6)	(0.6%)
General and administrative expenses	226.4	216.5	9.9	4.6%
Depreciation, value adjustments, provisions and losses	124.9	145.5	(20.6)	(14.2%)
<b>Total assets</b>	<b>37,395.9</b>	<b>38,761.3</b>	<b>(1'365.4)</b>	<b>(3.5%)</b>
Shareholders' equity	2,654.6	2,571.5	83.1	3.2%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	1,041.4	963.2	78.2	8.1%
Reserves for general banking risks	221.5	230.4	(8.9)	(3.9%)
Staff members (as at 31 December, FTE)	2,094	1,960	134.0	6.8%
Net profit per staff member (in CHF thousands)	106.9	107.3	(0.4)	(0.4%)
Operating cost / income ratio	67.9%	68.1%	-	-
Cost / income ratio after depreciation	77.8%	79.3%	-	-
Return on equity (ROE)	8.7%	8.5%	-	-
Shareholders' equity / total assets	7.1%	6.6%	-	-
Tier 1 capital ratio	28.9%	26.7%	-	-
Liquidity coverage ratio (LCR)	313.9%	304.6%	-	-
Leverage ratio (LERA)	6.2%	5.6%	-	-
Net stable funding ratio (NSFR)	187.1%	194.2%	-	-

## Consolidated statement of income

In CHF thousands

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
<b>Consolidated statement of ordinary income and expenses on banking operations</b>				
<b>Result from interest operations</b>				
Interest and discount income	1,248,289	482,161	766,128	158.9%
Interest and dividends from financial investments	344,713	146,733	197,980	134.9%
Interest expense	(1,191,000)	(303,771)	887,229	292.1%
<b>Gross result from interest operations</b>	<b>402,002</b>	<b>325,123</b>	<b>76,879</b>	<b>23.6%</b>
Changes in value adjustments and provisions for default risks and losses from interest operations	(817)	(5,000)	(4,183)	(83.7%)
<b>Net result from interest operations</b>	<b>401,185</b>	<b>320,123</b>	<b>81,062</b>	<b>25.3%</b>
<b>Fees and commissions</b>				
Commission income on securities trading and investment transactions	727,254	778,930	(51,676)	(6.6%)
Credit-related fees and commissions	3,139	3,711	(572)	(15.4%)
Other fees and commissions income	1,995	3,853	(1,858)	(48.2%)
Commission expense	(22,536)	(21,619)	917	4.2%
<b>Fees and commissions</b>	<b>709,852</b>	<b>764,875</b>	<b>(55,023)</b>	<b>(7.2%)</b>
<b>Result from trading activities and the fair value option</b>	<b>107,191</b>	<b>121,114</b>	<b>(13,923)</b>	<b>(11.5%)</b>
<b>Other result from ordinary activities</b>				
Result from the disposal of financial investments	1,715	2,326	(611)	(26.3%)
Income from participations	1,580	2,901	(1,321)	(45.5%)
Result from real estate	809	715	94	13.1%
Other ordinary income	4,595	1,284	3,311	257.9%
Other ordinary expenses	(22)	-	22	100.0%
<b>Other result from ordinary activities</b>	<b>8,677</b>	<b>7,226</b>	<b>1,451</b>	<b>20.1%</b>
<b>Total income</b>	<b>1,226,905</b>	<b>1,213,338</b>	<b>13,567</b>	<b>1.1%</b>

In CHF thousands

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
<b>Operating expenses</b>				
Personnel expenses	(606,490)	(610,123)	(3,633)	(0.6%)
General and administrative expenses	(226,353)	(216,502)	9,851	4.6%
<b>Operating expenses</b>	<b>(832,843)</b>	<b>(826,625)</b>	<b>6,218</b>	<b>0.8%</b>
Value adjustments on participations and depreciation of tangible and intangible fixed assets				
	(122,041)	(136,000)	(13,959)	(10.3%)
Changes to provisions and other value adjustments and losses	(2,827)	(9,474)	(6,647)	(70.2%)
<b>Operating result</b>	<b>269,194</b>	<b>241,239</b>	<b>27,955</b>	<b>11.6%</b>
Extraordinary income				
	718	29,250	(28,532)	(97.5%)
Changes in reserves for general banking risks	8,900	(15,039)	(23,939)	(159.2%)
Taxes	(54,979)	(45,074)	9,905	22.0%
<b>Group profit</b>	<b>223,833</b>	<b>210,376</b>	<b>13,457</b>	<b>6.4%</b>
including minority shareholders' interests	(113)	150	(263)	(175.3%)

## Consolidated balance sheet

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
<b>Assets</b>		
Cash and cash equivalents	1,340,560	1,553,557
Due from banks	2,449,055	3,476,661
Due from securities financing transactions	1,016,373	1,777,545
Due from clients	7,382,106	8,389,859
Mortgages	2,084,346	2,351,902
Trading portfolio assets	6,585	191,619
Positive replacement values of derivative financial instruments	1,086,773	1,374,951
Other financial instruments at fair value	900,965	1,318,047
Financial investments	20,139,603	17,513,156
Accrued income and prepaid expenses	286,839	205,706
Non-consolidated participations	3,308	3,529
Tangible fixed assets	304,511	309,471
Intangible assets	183,891	233,767
Other assets	211,016	61,574
<b>Total assets</b>	<b>37,395,931</b>	<b>38,761,344</b>
<b>Total subordinated claims</b>	<b>-</b>	<b>-</b>

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
<b>Liabilities</b>		
Due to banks	1,968,509	1,989,336
Liabilities from securities financing transactions	5,341,561	3,630,585
Due in respect of client deposits	23,939,950	26,949,521
Liabilities from trading portfolios	-	25
Negative replacement values of derivative financial instruments	1'440'987	1,413,056
Liabilities from other financial instruments at fair value	1'117'354	1,362,784
Bond issues and central mortgage institution loans	335'000	335,000
Accrued expenses and deferred income	497'643	357,342
Other liabilities	63'484	113,124
Provisions	36'825	39,027
<b>Total liabilities</b>	<b>34,741,313</b>	<b>36,189,800</b>
Reserves for general banking risks	221,513	230,413
Share capital	300,000	300,000
Capital reserves	867,336	867,336
Reserves and retained earnings	1,041,446	963,152
Minority interests in equity	490	267
Group profit	223,833	210,376
including minority shareholders' interests	(113)	150
<b>Total equity</b>	<b>2,654,618</b>	<b>2,571,544</b>
<b>Total liabilities and equity</b>	<b>37,395,931</b>	<b>38,761,344</b>
<b>Total subordinated liabilities</b>	<b>-</b>	<b>-</b>

## Off-balance-sheet transactions

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
Contingent liabilities	462,617	621,779
Irrevocable commitments	517,813	678,723
Liabilities to pay up shares and to make additional payments	710,242	746,745
Credit commitments (deferred payments)	155	1,412