



UNION BANCAIRE PRIVÉE

## 新闻稿

### 2018 年上半年业绩

## 瑞联银行 (Union Bancaire Privée) 2018 年上半年录得 1.15 亿瑞士法郎净利

日内瓦 2018年7月19日

- 截至2018年6月底，瑞联银行 净利润为1.153亿瑞士法郎，比去年同期的1.095亿瑞士法郎增长5.3%。
- 今年上半年 营业业绩为1.474亿瑞士法郎，比去年同期的1.339亿瑞士法郎增长10.1%(1,350万瑞士法郎)。
- 管理资产总值达1,284亿瑞士法郎，获27亿瑞士法郎资金净流入。

### 净新资金流入强劲增长

报告期内，净新资金流入达27亿瑞士法郎，带动旗下 管理资产总值由2017年12月底的1,253亿瑞士法郎增长至1,284亿瑞士法郎。流入的资金来自增长市场，尤其是亚洲及欧洲市场的私人及机构客户。

在2018年上半年，瑞联银行的 营业收入由去年同期的5.096亿瑞士法郎，增长6.0%至5.4亿瑞士法郎。尽管在动荡不定的市场环境下，客户交易减少导致经纪费收入下降，但被管理费收入的增长抵销。现在本行在基金、全权委托及投资咨询组合所管理的资产，已超过 管理资产总值的60%。

营业开支截至2018年6月底为3.410亿瑞士法郎，比去年同期的3.237亿瑞士法郎稍有上升，主要源于今年上半年新员工的聘用及在信息科技和数字化方面的投资。成本/收入比率为63.1%，反映出本行对成本和利润率的管理皆有实效。

本行一级资本比率在截至2018年6月底上升至28.2%，继续远高于《巴塞尔III》(Basel III) 及瑞士金融市场监督管理局(FINMA)的最低要求。此外，短期流动性比率高达290.4%，雄厚财力可见一斑。

瑞联银行首席执行官Guy de Picciotto 表示：「上述业绩充分证明了在日趋严峻的市场环境下，瑞联团队的活力和满足客户期望的卓越能力。我们未来将继续在优先市场加强投资，并进一步拓展，以更好地服务私人及机构客户。」

### 传媒垂询：

Bernard Schuster

集团传播主管及发言人

电话: +41 58 819 24 70, 电邮: [bernard.schuster@ubp.ch](mailto:bernard.schuster@ubp.ch)

Maude Hug

集团媒体关系主管

电话: +41 58 819 75 27, 电邮: [maude.hug@ubp.ch](mailto:maude.hug@ubp.ch)

### 关于瑞联银行 (Union Bancaire Privée, UBP) – [www.ubp.com](http://www.ubp.com)

瑞联银行为瑞士首屈一指的私人银行之一，也是其中资本实力最雄厚的金融机构，一级资本比率达到 28.2% (截至 2018 年 6 月 30 日)。本行精于为私人及机构客户提供财富管理服务，总部设于日内瓦，在全球超过 20 个据点聘用约 1,724 名员工，管理资产规模为 1,284 亿瑞士法郎(数据截至 2018 年 6 月 30 日)。

# FINANCIAL RESULTS AS AT 30 JUNE 2018

(UNAUDITED ACCOUNTS)

## Financial highlights for the Group

In CHF million, unless otherwise stated

	As at 30.06.2018	As at 30.06.2017	Variation	Variation in %
Net profit	115.3	109.5	5.8	5.3%
Operating result before provisions	147.4	133.9	13.5	10.1%
Client assets (in CHF billions)	128.4	118.9	9.5	8.0%
<b>Total operating income</b>	<b>540.0</b>	<b>509.6</b>	<b>30.4</b>	<b>6.0%</b>
Net result from interest operations	150.6	139.3	11.3	8.1%
Net fees and commissions income	332.2	315.8	16.4	5.2%
Profit on trading operations and on fair value options	49.1	48.2	0.9	1.8%
<b>Total operating expenses</b>	<b>341.0</b>	<b>323.7</b>	<b>17.3</b>	<b>5.3%</b>
Personnel expenses	250.4	243.3	7.1	2.9%
General and administrative expenses	90.6	80.4	10.2	12.7%
Depreciation, value adjustments, provisions and losses	51.6	52.0	(0.4)	(0.7%)
Total assets	31'116.0	30'979.4	136.6	0.4%
Shareholders' equity	2'215.5	2'124.3	91.2	4.3%
Share capital	300.0	300.0	0.0	0.0%
Capital reserves	867.3	867.3	0.0	0.0%
Reserves and retained earnings	717.6	632.2	85.4	13.5%
Reserves for general banking risks	215.4	215.4	0.0	0.0%
Operating cost / income ratio	63.1%	63.5%	-	-
Cost / income ratio after depreciation	72.3%	72.9%	-	-
Return on equity (ROE)	10.1%	10.4%	-	-
Shareholders' equity / total assets	7.1%	6.9%	-	-
Tier 1 capital ratio	28.2%	26.0%	-	-

## Consolidated statement of income (unaudited accounts)

In CHF thousands

	As at 30.06.2018	As at 30.06.2017	Variation	Variation in %
--	---------------------	---------------------	-----------	-------------------

### Consolidated statement of ordinary income and expenses on banking operations

#### Result from interest operations

Interest and discount income	221,165	151,873	69,292	45.6%
Interest and dividends from financial investments	48,570	50,761	(2,191)	(4.3%)
Interest expense	(119,171)	(63,464)	(55,707)	87.8%
<b>Gross result from interest operations</b>	<b>150,564</b>	<b>139,170</b>	<b>11,394</b>	<b>8.2%</b>
Changes in value adjustments and provisions for default risks and losses from interest operations	-	146	(146)	(100.0%)
<b>Net result from interest operations</b>	<b>150,564</b>	<b>139,316</b>	<b>11,248</b>	<b>8.1%</b>

#### Fees and commissions

Commission income on securities trading and investment transactions	337,416	324,091	13,325	4.1%
Credit-related fees and commissions	1,468	1,518	(50)	(3.3%)
Other fees and commissions income	2,028	1,182	846	71.6%
Commission expense	(8,749)	(10,960)	2,211	(20.2%)
<b>Fees and commissions</b>	<b>332,163</b>	<b>315,831</b>	<b>16,332</b>	<b>5.2%</b>

<b>Result from trading activities and the fair value option</b>	<b>49,102</b>	<b>48,245</b>	<b>857</b>	<b>1.8%</b>
---	---------------	---------------	------------	-------------

#### Other result from ordinary activities

Result from the disposal of financial investments	4,880	3,446	1,434	41.6%
Income from participations	1,802	1,978	(176)	(8.9%)
of which, from participations reported using the equity method	(684)	(594)	(90)	15.2%
of which, from other non-consolidated participations	2,486	2,572	(86)	(3.3%)
Result from real estate	728	439	289	65.8%
Other ordinary income	768	433	335	77.4%
Other ordinary expenses		(91)	91	(100.0%)
<b>Other result from ordinary activities</b>	<b>8,178</b>	<b>6,205</b>	<b>1,973</b>	<b>31.8%</b>

<b>Total income</b>	<b>540'007</b>	<b>509'597</b>	<b>30,410</b>	<b>6.0%</b>
---------------------	----------------	----------------	---------------	-------------

In CHF thousands

	As at 30.06.2018	As at 30.06.2017	Variation	Variation in %
<b>Operating expenses</b>				
Personnel expenses	(250,417)	(243,335)	(7,082)	2.9%
General and administrative expenses	(90,559)	(80,386)	(10,173)	12.7%
<b>Operating expenses</b>	<b>(340,976)</b>	<b>(323,721)</b>	<b>(17,255)</b>	<b>5.3%</b>
Value adjustments on participations and depreciation of tangible and intangible fixed assets				
	(49,466)	(47,811)	(1,655)	3.5%
Changes to provisions and other value adjustments and losses	(2,118)	(4,145)	2,027	(48.9%)
<b>Operating result</b>	<b>147,447</b>	<b>133,920</b>	<b>13,527</b>	<b>10.1%</b>
Extraordinary income	254	2,111	(1,857)	(88.0%)
Taxes	(32,440)	(26,584)	(5,856)	22.0%
<b>Group profit</b>	<b>115,261</b>	<b>109,447</b>	<b>5,814</b>	<b>5.3%</b>

## Consolidated balance sheet

In CHF thousands

	As at 30.06.2018	As at 31.12.2017 (audited)
<b>Assets</b>		
Cash and cash equivalents	7,289,810	8,881,983
Due from banks	1,872,003	1,878,195
Due from securities financing transactions	833,531	292,545
Due from clients	8,221,301	7,736,181
Mortgages	1,522,052	1,475,424
Trading portfolio assets	403,943	23,087
Positive replacement values of derivative financial instruments	371,920	315,773
Other financial instruments at fair value	814,853	669,061
Financial investments	9,022,356	9,978,352
Accrued income and prepaid expenses	133,611	136,963
Non-consolidated participations	2,986	9,069
Tangible fixed assets	266,688	260,636
Intangible assets	319,597	347,791
Other assets	41,398	31,305
<b>Total assets</b>	<b>31,116,049</b>	<b>32,036,365</b>
<b>Total subordinated claims</b>	<b>-</b>	<b>-</b>

In CHF thousands

As at 30.06.2018	As at 31.12.2017 (audited)
---------------------	----------------------------------

### Liabilities

Due to banks	568,626	541,959
Liabilities from securities financing transactions	4,575,387	5,938,741
Due in respect of client deposits	22,160,041	21,835,427
Liabilities from trading portfolios	-	3
Negative replacement values of derivative financial instruments	261,964	284,186
Liabilities from other financial instruments at fair value	897,295	722,215
Accrued expenses and deferred income	310,156	375,139
Other liabilities	97,941	74,609
Provisions	29,117	28,819
<b>Total liabilities</b>	<b>28,900,527</b>	<b>29,801,098</b>

Reserves for general banking risks	215,375	215,375
Share capital	300,000	300,000
Capital reserves	867,336	867,336
Reserves and retained earnings	717,550	632,192
Group profit	115,261	220,364
<b>Total equity</b>	<b>2,215,522</b>	<b>2,235,267</b>

<b>Total liabilities and equity</b>	<b>31'116'049</b>	<b>32'036'365</b>
-------------------------------------	-------------------	-------------------

<b>Total subordinated liabilities</b>	<b>-</b>	<b>-</b>
---------------------------------------	----------	----------

### Off-balance-sheet transactions

In CHF thousands

As at 30.06.2018	As at 31.12.2017 (audited)
---------------------	----------------------------------

Contingent liabilities	442,129	488,729
Irrevocable commitments	137,350	81,734
Liabilities to pay up shares and to make additional payments	258,280	171,142
Credit commitments (deferred payments)	-	-