



UNION BANCAIRE PRIVÉE

## 新聞稿

### 2017 年全年業績

瑞聯銀行(Union Bancaire Privée)純利上升 25%至 2.204 億瑞士法郎

日內瓦 2018 年 1 月 18 日

- 2017 年全年純利為 2.204 億瑞士法郎，比 2016 年的 1.764 億瑞士法郎增長 25% (即 4,400 萬瑞士法郎)。
- 成本/收入比率由 2016 年全年的 67.9% 下降至 64.1%，反映本行盈利強勁增長。
- 管理資產總值達到 1,253 億瑞士法郎，相較 2016 年的 1,183 億瑞士法郎增長 5.9%。

#### 投資獲得回報

金融市場牛市暢旺有助推動集團收入，由 2016 年的 9.346 億瑞士法郎攀升至 10.45 億瑞士法郎。收入上升主要由於投資諮詢與全權委託管理組合的私人客戶資產顯著增長，帶動收費和佣金收益上揚 14.2%，以及利息收入因美元利率調升等因素而增加 10.1% 至 2,500 萬瑞士法郎。

營業開支仍在受控水平，由 2016 年的 6.347 億瑞士法郎上升 5.5% 至 2017 年的 6.696 億瑞士法郎，此增幅主要反映全面整合 Coutts 在亞洲區業務的影響 (於 2016 年 4 月完成)，包括在區內增加招聘；另外亦由於監管合規的成本上漲和重大投資於數碼化服務。

撥備前營業收入由 2016 年的 1.919 億瑞士法郎增長 41.4% 至 2017 年的 2.712 億瑞士法郎。資產管理部旗下產品及推出其他創新投資服務帶來強勁回報，帶動經紀和諮詢業務，是推升撥備前營業收入的主因。

理想業績使本集團在 2017 年顯著獲利，純利由 2016 年的 1.764 億瑞士法郎增長 25%，至 2017 年的 2.204 億瑞士法郎，而成本/收入比率亦由 2016 年的 67.9% 下降至 2017 年的 64.1%。

截至 2017 年 12 月 31 日，管理資產總值為 1,253 億瑞士法郎，相比上一個財政年度 (截至 2016 年底為 1,183 億瑞士法郎) 增長 5.9% (即 70 億瑞士法郎)。金融市場攀升，配合機構投資者的淨流入資金 (25 億瑞士法郎) 及來自新興國家私人客戶的新資金擴展，足以抵銷非歐洲地區為主的客戶因最新一期稅務調整而流出的資金。

瑞聯銀行行政總裁 Guy de Picciotto 表示：「儘管經濟情況正面和金融市場上揚，是造就本集團業績亮麗的部分原因，但也足證我們在過去數年的努力和投資成果，尤其是亞洲業務。有利的經濟格局配合瑞士銀行業健康穩固，讓我們在 2017 年創出佳績。」

#### 基礎因素穩健

截至 2017 年底，本集團的資產負債表總計為 320 億瑞士法郎，比 2016 年底的 308 億瑞士法郎增加 12 億瑞士法郎。一級資本比率達到 27.4%，遠高於《巴塞爾協議 III》(Basel III) 及瑞士金融市場監督管理局 (FINMA) 的最低要求。

本行審慎管理資產負債表的表現，從其短期流動資金比率達到 278.4%，相當於《巴塞爾協議 III》最低要求的 2.8 倍也可見一斑。

瑞聯銀行是業內資本實力最雄厚的銀行之一，也具備所需的各種實力，為私人及機構客戶拓展旗下財富管理業務。



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### 關於瑞聯銀行 (Union Bancaire Privée, UBP)

瑞聯銀行為瑞士首屈一指的私人銀行之一，也是其中資本實力最雄厚的金融機構，一級資本比率達到 27.4% (截至 2017 年 12 月 31 日)。本行精於為私人及機構客戶提供財富管理服務，總部設於日內瓦，在全球超過 20 個據點聘用約 1,697 名員工，管理資產總值 1,253 億瑞士法郎(數據截至 2017 年 12 月 31 日)。

[www.ubp.com](http://www.ubp.com)

# FINANCIAL RESULTS AS AT 31 DECEMBER 2017

(UNAUDITED ACCOUNTS)

## Financial highlights for the Group

	2017 in CHF millions	2016 in CHF millions	Variation in CHF millions	Variation in %
Net profit	220	176	44	24.9%
Operating result before provisions	271	192	79	41.4%
Client assets (in CHF billions)	125.3	118.3	7	5.9%
<b>Total operating income</b>	<b>1,045</b>	<b>935</b>	<b>110</b>	<b>11.8%</b>
Net result from interest operations	281	256	25	10.1%
Net fees and commissions income	658	576	82	14.2%
Profit on trading operations and on fair value options	93	96	(3)	(3.3%)
<b>Total operating expenses</b>	<b>670</b>	<b>635</b>	<b>35</b>	<b>5.5%</b>
Personnel expenses	509	468	41	8.7%
General and administrative expenses	161	167	(6)	(3.6%)
Depreciation, value adjustments, provisions and losses	104	108	(4)	(3.8%)
Total assets	32,036	30,823	1,213	3.9%
Shareholders' equity	2,235	2,095	140	6.7%
Share capital	300	300	-	-
Capital reserves	867	867	-	-
Reserves and retained earnings	632	536	96	18.0%
Reserves for general banking risks	215	215	-	-
Staff members (as at 31 December)	1,697	1,665	32	1.9%
Net profit per staff member (in CHF thousands)	130	106	24	22.5%
Operating cost/income ratio	64.1%	67.9%	-	-
Cost/income ratio after depreciation	73.3%	78.4%	-	-
Return on equity (ROE)	10.5%	9.3%	-	-
Shareholders' equity/total assets	7.0%	6.8%	-	-
Tier 1 capital ratio	27.4%	24.3%	-	-
Liquidity coverage ratio (LCR)	278.4%	262.1%	-	-
Leverage ratio	5.4%	5.1%	-	-

## Consolidated balance sheet as at 31 December

(in CHF thousands)

	2017	2016
<b>Assets</b>		
Cash and cash equivalents	8,881,983	7,995,562
Due from banks	1,878,195	1,589,027
Due from securities financing transactions	292,545	589,600
Due from clients	7,736,181	7,097,435
Mortgages	1,475,424	1,356,208
Trading portfolio assets	23,087	21,071
Positive replacement values of derivative financial instruments	315,773	472,798
Other financial instruments at fair value	669,061	593,449
Financial investments	9,978,352	10,200,808
Accrued income and prepaid expenses	136,963	138,023
Non-consolidated participations	9,068	10,494
Tangible fixed assets	260,636	241,887
Intangible assets	347,791	413,823
Other assets	31,306	102,767
<b>Total assets</b>	<b>32,036,365</b>	<b>30,822,952</b>
<b>Total subordinated claims</b>	<b>-</b>	<b>-</b>

(in CHF thousands)

	2017	2016
<b>Liabilities</b>		
Due to banks	541,959	617,702
Liabilities from securities financing transactions	5,938,741	2,827,106
Due in respect of client deposits	21,835,427	23,746,512
Liabilities from trading portfolios	3	280
Negative replacement values of derivative financial instruments	284,186	246,171
Liabilities from other financial instruments at fair value	722,215	750,868
Accrued expenses and deferred income	375,139	322,265
Other liabilities	74,609	158,375
Provisions	28,819	58,787
<b>Total liabilities</b>	<b>29,801,098</b>	<b>28,728,066</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	632,192	535,744
Group profit	220,364	176,431
<b>Total equity</b>	<b>2,235,267</b>	<b>2,094,886</b>
<b>Total liabilities and equity</b>	<b>32,036,365</b>	<b>30,822,952</b>
<b>Total subordinated liabilities</b>	<b>-</b>	<b>-</b>

## Off-balance-sheet transactions as at 31 December

(in CHF thousands)

	2017	2016
Contingent liabilities	602,746	447,636
Irrevocable commitments	81,734	124,651
Liabilities to pay up shares and to make additional payments	171,142	142,008
Credit commitments (deferred payments)	-	-

## Consolidated statement of income

(in CHF thousands)

	2017	2016
Consolidated statement of ordinary income and expenses on banking operations		
Result from interest operations		
Interest and discount income	325,659	212,805
Interest and dividends from financial investments	102,432	104,047
Interest expense	(146,772)	(60,358)
<b>Gross result from interest operations</b>	<b>281,319</b>	<b>256,494</b>
Changes in value adjustments and provisions for default risks and losses from interest operations	146	(858)
<b>Net result from interest operations</b>	<b>281,465</b>	<b>255,636</b>
Fees and commissions		
Commission income on securities trading and investment transactions	674,923	590,443
Credit-related fees and commissions	3,263	2,933
Other fees and commissions income	1,939	2,838
Commission expense	(22,174)	(20,029)
<b>Fees and commissions</b>	<b>657,951</b>	<b>576,185</b>
<b>Result from trading activities and the fair value option</b>	<b>92,645</b>	<b>95,776</b>
Other result from ordinary activities		
Result from the disposal of financial investments	9,378	5,342
Income from participations	1,643	2,126
of which, from participations reported using the equity method	(928)	(666)
of which, from other non-consolidated participations	2,571	2,792
Result from real estate	738	984
Other ordinary income	864	633
Other ordinary expenses	-	(2,123)
<b>Other result from ordinary activities</b>	<b>12,623</b>	<b>6,962</b>
<b>Total income</b>	<b>1,044,684</b>	<b>934,559</b>

(in CHF thousands)

	2017	2016
Operating expenses		
Personnel expenses	(508,795)	(467,926)
General and administrative expenses	(160,780)	(166,809)
Operating expenses	(669,575)	(634,735)
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(96,377)	(97,865)
Changes to provisions and other value adjustments and losses	(7,527)	(10,103)
Operating result before provisions	271,205	191,856
Restructuring provision	-	(9,633)
Operating result	271,205	182,223
Extraordinary income	4,455	114,316
Extraordinary expenses	-	(22,243)
Changes in reserves for general banking risks	-	(50,000)
Taxes	(55,296)	(47,865)
Group profit	220,364	176,431