



UNION BANCAIRE PRIVÉE

## 新闻稿

### 2017 年全年业绩

瑞联银行(Union Bancaire Privée)净利上升 25%至 2.204 亿瑞士法郎

日内瓦 2018 年 1 月 18 日

- 2017 年全年净利为 2.204 亿瑞士法郎，比 2016 年的 1.764 亿瑞士法郎增长 25% (即 4,400 万瑞士法郎)。
- 成本/收入比率由 2016 年全年的 67.9% 下降至 64.1%，反映本行盈利强劲增长。
- 管理资产总值达到 1,253 亿瑞士法郎，比 2016 年的 1,183 亿瑞士法郎增长 5.9%。

#### 投资获得回报

金融市场牛市畅旺有助于推动集团收入，由 2016 年的 9.346 亿瑞士法郎攀升至 10.45 亿瑞士法郎。收入上升主要由于投资咨询与全权委托管理组合的私人客户资产显著增长，带动收费和佣金收益上扬 14.2%，以及利息收入因美元利率调升等因素而增加 10.1% 至 2,500 万瑞士法郎。

营业开支仍在受控水平，由 2016 年的 6.347 亿瑞士法郎上升 5.5% 至 2017 年的 6.696 亿瑞士法郎，此增幅主要反映全面整合 Coutts 在亚洲区业务的影响 (于 2016 年 4 月完成)，包括在区内增加招聘；另外亦由于监管合规的成本上涨和重大投资于数字化服务。

拨备前营业收入由 2016 年的 1.919 亿瑞士法郎增长 41.4% 至 2017 年的 2.712 亿瑞士法郎。资产管理部旗下产品及推出其他创新投资服务带来强劲回报，带动经纪和咨询业务，是推升拨备前营业收入的主因。

理想业绩使本集团在 2017 年显著获利，净利由 2016 年的 1.764 亿瑞士法郎增长 25%，至 2017 年的 2.204 亿瑞士法郎，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，管理资产总值为 1,253 亿瑞士法郎，相比上一个财政年度 (截至 2016 年末为 1,183 亿瑞士法郎) 增长 5.9% (即 70 亿瑞士法郎)。金融市场攀升，配合机构投资者的净流入资金 (25 亿瑞士法郎) 及来自新兴国家私人客户的新资金扩展，足以抵销非欧洲地区为主的客户因最新一期税务调整而流出的资金。

瑞联银行行政总裁 Guy de Picciotto 表示：「尽管经济情况正面和金融市场上扬，是造就本集团业绩亮丽的部分原因，但也足证我们在过去数年的努力和投资成果，尤其是在亚洲业务。有利的经济格局配合瑞士银行业健康稳固，让我们在 2017 年创出佳绩。」

#### 基础因素稳健

截至 2017 年末，本集团的资产负债表总计为 320 亿瑞士法郎，比 2016 年末的 308 亿瑞士法郎增加 12 亿瑞士法郎。一级资本比率达到 27.4%，远高于《巴塞尔协议 III》(Basel III) 及瑞士金融市场监督管理局 (FINMA) 的最低要求。

本行审慎管理资产负债表的表现，从其短期流动资金比率达到 278.4%，相当于《巴塞尔协议 III》最低要求的 2.8 倍也可见一斑。

瑞联银行是业内资本实力最雄厚的银行之一，也具备所需的各种实力，为私人及机构客户拓展旗下财富管理业务。



UNION BANCAIRE PRIVÉE

## 传媒垂询:

**Bernard Schuster**

集團傳訊主管及發言人

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

**Maude Hug**

集團媒体关系主管

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

## 关于瑞联银行 (Union Bancaire Privée, UBP)

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 27.4% (截至 2017 年 12 月 31 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 1,697 名员工，管理资产总值 1,253 亿瑞士法郎(数据截至 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