



UNION BANCAIRE PRIVÉE

新闻稿

2019 年上半年业绩

瑞联银行 2019 年上半年实现净利润 1.172 亿瑞士法郎，管理资产总值增长 6%

日内瓦 2019年 7月 19日

- 瑞联银行截至2019年6月底的净利润为1.172亿瑞士法郎，比去年同期的1.153亿瑞士法郎上升1.7%。
- 管理资产总值截至2019年6月底增长76亿瑞士法郎至1,344亿瑞士法郎。

净资金流入及管理资产总值持续增长

瑞联银行的管理资产总值由 2018 年 12 月底的 1,268 亿瑞士法郎增长至 2019 年 6 月底的 1,344 亿瑞士法郎，此增幅主要来自私人客户的净资金流入，以及在 2018 年初收购卢森堡银行 Banque Carnegie Luxembourg 所贡献的 21.27 亿瑞士法郎。市场行情理想配合管理资产表现稳健，足以抵销因美元和欧元汇率下跌及机构客户在 2019 年初将获利回吐而造成的负面影响。

营业收入在 2019 年上半年为 5.332 亿瑞士法郎，比去年同期的 5.400 亿瑞士法郎小幅下跌 1.3%，此跌幅反映私人机构和客户在偶然出现的困难市况中缩减交易活动。

营业开支在2019年上半年为3.639亿瑞士法郎，比去年同期的3.410亿瑞士法郎稍有上升，这主要来自于整合卢森堡银行业务和收购伦敦ACPI (于2018年底完成交易)所产生的非经常性成本，以及本行大力扩展亚洲业务和在2019年上半年投资于数字设备的支出。

净利润在2019年上半年为1.172亿瑞士法郎，比去年同期的1.153亿瑞士法郎上升1.7%，当中包括出售一项位于伦敦的物业。

截至2019年6月底，本行一级资本比率为26.1%，短期流动性覆盖比率(LCR)为301.3%，充分显示本行财政实力雄厚，资产负债表素质优良。

瑞联银行首席执行官Guy de Picciotto表示：「我们成功整合最近两项收购计划和壮大亚洲团队的努力开始取得成果。基于本行投资方案的回报表现强劲，而管理资产总值也持续增长，我们对2019年下半年的业务前景充满信心，这良好格局成就我们继续为未来的发展而投资。」

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关于瑞联银行 (Union Bancaire Privée, UBP) – 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 26.1% (截至 2019 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 1,772 名员工，管理资产总值为 1,344 亿瑞士法郎(截至 2019 年 6 月 30 日)。

FINANCIAL RESULTS AS AT 30 JUNE 2019

(UNAUDITED ACCOUNTS)

Financial highlights for the Group

In CHF million, unless otherwise stated

	As at 30.06.2019	As at 30.06.2018	Variation	Variation in %
Net profit	117.2	115.3	1.9	1.7%
Operating result	109.1	147.4	(38.3)	(26.0%)
Client assets (in CHF billions)	134.4	128.4	6.0	4.7%
Total operating income	533.2	540.0	(6.8)	(1.3%)
Net result from interest operations	153.5	150.6	3.0	2.0%
Net fees and commissions income	328.1	332.2	(4.1)	(1.2%)
Profit on trading operations and on fair value options	46.4	49.1	(2.7)	(5.6%)
Total operating expenses	363.9	341.0	22.9	6.7%
Personnel expenses	262.4	250.4	11.9	4.8%
General and administrative expenses	101.6	90.6	11.0	12.2%
Depreciation, value adjustments, provisions and losses	60.1	51.6	8.5	16.5%
Total assets	31,963.0	31,116.0	847.0	2.7%
Shareholders' equity	2,284.9	2,215.5	69.4	3.1%
Share capital	300.0	300.0	0.0	0.0%
Capital reserves	867.3	867.3	0.0	0.0%
Reserves and retained earnings	785.0	717.6	67.4	9.4%
Reserves for general banking risks	215.4	215.4	0.0	0.0%
Operating cost/income ratio	68.3%	63.1%	-	-
Cost/income ratio after depreciation	79.3%	72.3%	-	-
Return on equity (ROE)	10.5%	10.1%	-	-
Shareholders' equity/total assets	7.1%	7.1%	-	-
Tier 1 capital ratio	26.1%	28.2%	-	-
Liquidity coverage ratio (LCR)	301.3%	290.4%	-	-
Leverage ratio	5.6%	5.6%	-	-

Consolidated statement of income (unaudited accounts)

In CHF thousands

	As at 30.06.2019	As at 30.06.2018	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	313,514	221,165	92,349	41.8%
Interest and dividends from financial investments	46,402	48,570	(2,168)	(4.5%)
Interest expense	(206,071)	(119,171)	(86,900)	72.9%
Gross result from interest operations	153,845	150,564	3,281	2.2%
Changes in value adjustments and provisions for default risks and losses from interest operations	(326)		(326)	
Net result from interest operations	153,519	150,564	2,955	2.0%
Fees and commissions				
Commission income on securities trading and investment transactions	335,072	337,416	(2,344)	(0.7%)
Credit-related fees and commissions	1,381	1,468	(87)	(5.9%)
Other fees and commissions income	1,061	2,028	(967)	(47.7%)
Commission expense	(9,450)	(8,749)	(701)	8.0%
Fees and commissions	328,064	332,163	(4,099)	(1.2%)
Result from trading activities and the fair value option	46,354	49,102	(2,748)	(5.6%)
Other result from ordinary activities				
Result from the disposal of financial investments	(579)	4,880	(5,459)	(111.9%)
Income from participations	4,972	1,802	3,170	175.9%
of which, from participations reported using the equity method	(345)	(684)	339	(49.6%)
of which, from other non-consolidated participations	5,317	2,486	2,831	113.9%
Result from real estate	343	728	(385)	(52.9%)
Other ordinary income	532	768	(236)	(30.7%)
Other ordinary expenses	-	-	-	-
Other result from ordinary activities	5,268	8,178	(2,910)	(35.6%)
Total income	533,205	540,007	(6,802)	(1.3%)

In CHF thousands

	As at 30.06.2019	As at 30.06.2018	Variation	Variation in %
Operating expenses				
Personnel expenses	(262,357)	(250,417)	(11,940)	4.8%
General and administrative expenses	(101,584)	(90,559)	(11,025)	12.2%
Operating expenses	(363,941)	(340,976)	(22,965)	6.7%
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(58,626)	(49,466)	(9,160)	18.5%
Changes to provisions and other value adjustments and losses	(1,490)	(2,118)	628	(29.7%)
Operating result	109,148	147,447	(38,299)	(26.0%)
Extraordinary income	34,361	254	34,107	13,428.0%
Taxes	(26,329)	(32,440)	6,111	(18.8%)
Group profit	117,180	115,261	1,919	1.7%

Consolidated balance sheet

In CHF thousands

	As at 30.06.2019	As at 31.12.2018 (audited)
Assets		
Cash and cash equivalents	9,061,853	8,435,045
Due from banks	1,034,455	1,083,437
Due from securities financing transactions	238,383	814,300
Due from clients	9,028,674	8,909,196
Mortgages	1,654,639	1,620,091
Trading portfolio assets	622,329	394,723
Positive replacement values of derivative financial instruments	317,941	501,912
Other financial instruments at fair value	831,668	793,102
Financial investments	8,248,225	9,205,249
Accrued income and prepaid expenses	143,783	143,085
Non-consolidated participations	2,623	2,615
Tangible fixed assets	296,078	295,718
Intangible assets	316,741	324,698
Other assets	165,621	47,603
Total assets	31,963,013	32,570,774
Total subordinated claims	-	-

In CHF thousands

As at 30.06.2019	As at 31.12.2018 (audited)
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Liabilities

Due to banks	923,039	617,320
Liabilities from securities financing transactions	2,943,903	4,593,034
Due in respect of client deposits	23,569,122	23,137,793
Liabilities from trading portfolios	123	-
Negative replacement values of derivative financial instruments	589,143	389,183
Liabilities from other financial instruments at fair value	1,320,140	989,734
Accrued expenses and deferred income	247,958	379,462
Other liabilities	53,756	127,867
Provisions	30,940	33,672
Total liabilities	29,678,124	30,268,065

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	784,998	717,593
Group profit	117,180	202,405
Total equity	2,284,889	2,302,709

Total liabilities and equity	31,963,013	32,570,774
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Total subordinated liabilities	-	-
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Off-balance-sheet transactions

In CHF thousands

As at 30.06.2019	As at 31.12.2018 (audited)
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Contingent liabilities	386,465	405,587
Irrevocable commitments	107,099	71,554
Liabilities to pay up shares and to make additional payments	354,986	210,860
Credit commitments (deferred payments)	-	599