



UNION BANCAIRE PRIVÉE

新闻稿

2020 年全年业绩

瑞联银行净资金流入大增近 90 亿瑞士法郎，使管理资产总值上涨至 1,474 亿瑞士法郎(上升 5.1%)

日内瓦，2021 年 1 月 21 日

- 管理资产总值截至 2020 年末增长 71 亿瑞士法郎 (5.1%) 至 1,474 亿瑞士法郎。
- 净新资金流入总额同比扩展一倍至 89.7 亿瑞士法郎，相当于管理资产总值的 6.4%。
- 企业收入稳定保持于 10.71 亿瑞士法郎，未受净利息收益率显著下降影响。
- 营业业绩上升 8.7%，而净利润为 1.814 亿瑞士法郎，稍比 2019 年在录得一项物业交易的特殊收益后的 1.878 亿瑞士法郎为低。

各地客户的新资金持续流入，造就管理资产显著增长

瑞联银行的管理资产总值在 2020 年全年增长 5.1% 至 1,474 亿瑞士法郎，所得净新资金(达到 89.7 亿瑞士法郎)主要来自本行位于主要市场(包括瑞士、英国、中东、欧洲和亚洲)的私人客户，也受益于旗下基金和委托组合的优异表现。由于净新资金流入总额可观，足以抵销在过去一年由汇率引致的不利影响(73 亿瑞士法郎)。

尽管美国降息以致净利息收益率显著下降，但本行的企业收入仍然稳定保持于 10.71 亿瑞士法郎(上升 0.4%)，其中管理资产总值及客户交易量上升，带动服务费用和佣金的收益有所增长(上升 8.7% 至 5,880 万瑞士法郎)，配合由外汇和交易业务所贡献的稳固回报(上涨 27.3% 至 2,290 万瑞士法郎)，能够全数抵销净利息收益下降 7,460 万瑞士法郎的影响。

即便本行在本年度维持大额投资，仍然能够将营业支出些微削减 0.9% 至 7.184 亿瑞士法郎。我们继续投资于提升数字能力，尤其是通信工具和科技，成功确保本行所有业务在公共卫生危机期间正常运作。此外，本行也在主要增长市场招纳贤才壮大团队。

在前景不确定的艰难环境中，本行营业业绩继续上涨 8.7%，而净利润为 1.814 亿瑞士法郎，虽比 2019 年的 1.878 亿瑞士法郎下降 3.4%，但若撇除该年度出售一幢伦敦物业的一次性特殊收益则上升 1.9%。至于成本/收入比率在 2020 年为 67.1% (2019 年为 67.9%)。

瑞联银行首席执行官 Guy de Picciotto 表示：“本行的优良业绩彰显客户对瑞联银行和瑞士金融中心充满信心。本行团队凭着灵活的适应力和精益求精的干劲，既让我们在这场史无前例的挑战中持续推出最合适的投资方案，同时克尽职务为全球客户继续提供卓越服务。展望新一年，我们将继往开来，在主要的市场中扩大投资和拓展业务。”



UNION BANCAIRE PRIVÉE

财政根基稳健

瑞联银行資產負債表總額截至 2020 年 12 月末为 378 億瑞士法郎(较 2019 年的 328 億瑞士法郎上升)，而一級資本比率為 27.7%，遠高於《巴塞爾协定 III》(Basel III) 及瑞士金融市場監督管理局 (FINMA) 的最低要求。至于短期流动性覆盖比率 (LCR) 为 307.5%

以上各项财务比率皆反映本行資產負債表的强健性和质量，而本行的長期存款獲得穆迪 Aa2 級的評級，正是瑞联银行资本实力雄厚的确证。

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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27.7%。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1,812名员工，管理资产总值为1,474亿瑞士法郎(截至2020年12月31日)。

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FINANCIAL RESULTS AS AT 31 DECEMBER 2020

(UNAUDITED ACCOUNTS)

Consolidated statement of income

In CHF thousands

	As at 31.12.2020	As at 31.12.2019	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	318,805	592,215	(273,410)	(46.2%)
Interest and dividends from financial investments	66,118	93,602	(27,484)	(29.4%)
Interest expense	(161,307)	(383,390)	(222,083)	(57.9%)
Gross result from interest operations	223,616	302,427	(78,811)	(26.1%)
Changes in value adjustments and provisions for default risks and losses from interest operations	13	(4,270)	4,283	100.3%
Net result from interest operations	223,629	298,157	(74,528)	(25.0%)
Fees and commissions				
Commission income on securities trading and investment transactions	746,875	689,466	57,409	8.3%
Credit-related fees and commissions	2,748	2,833	(85)	(3.0%)
Other fees and commissions income	3,479	4,182	(703)	(16.8%)
Commission expense	(16,381)	(18,591)	(2,210)	(11.9%)
Fees and commissions	736,721	677,890	58,831	8.7%
Result from trading activities and the fair value option	106,660	83,806	22,854	27.3%
Other result from ordinary activities				
Result from the disposal of financial investments	1,867	(524)	2,391	456.3%
Income from participations	706	5,726	(5,020)	(87.7%)
of which, from participations reported using the equity method	(415)	(322)	93	28.9%
of which, from other non-consolidated participations	1,121	6,048	(4,927)	(81.5%)
Result from real estate	576	663	(87)	(13.1%)
Other ordinary income	1,030	1,643	(613)	(37.3%)
Other result from ordinary activities	4,179	7,508	(3,329)	(44.3%)
Total income	1,071,189	1,067,361	3,828	0.4%

In CHF thousands

	As at 31.12.2020	As at 31.12.2019	Variation	Variation in %
Operating expenses				
Personnel expenses	(529,811)	(524,175)	5,636	1.1%
General and administrative expenses	(188,618)	(201,069)	(12,451)	(6.2%)
Operating expenses	(718,429)	(725,244)	(6,815)	(0.9%)
Value adjustments on participations and depreciation of tangible and intangible fixed assets				
	(129,601)	(123,742)	5,859	4.7%
Changes to provisions and other value adjustments and losses	(3,148)	(16'010)	(12'862)	(80.3%)
Operating result	220,011	202'365	17'646	8.7%
Extraordinary income	1	34,361	(34,360)	(100.0%)
Taxes	(38,570)	(48,957)	(10,387)	(21.2%)
Group profit	181,442	187,769	(6,327)	(3.4%)
including minority shareholders' interests	248	82	166	-

Consolidated balance sheet

In CHF thousands

	As at 31.12.2020	As at 31.12.2019
Assets		
Cash and cash equivalents	7,043,041	7,099,857
Due from banks	2,538,863	2,057,494
Due from securities financing transactions	95,587	454,151
Due from clients	9,587,854	9,418,196
Mortgages	1,957,788	1,686,248
Trading portfolio assets	1,690,161	688,044
Positive replacement values of derivative financial instruments	625,442	382,284
Other financial instruments at fair value	1,454,014	957,917
Financial investments	11,795,932	9,091,438
Accrued income and prepaid expenses	152,768	147,737
Non-consolidated participations	2,755	3,173
Tangible fixed assets	317,643	306,437
Intangible assets	223,433	286,361
Other assets	318,339	176,263
Total assets	37,803,620	32,755,600
Total subordinated claims	-	-

In CHF thousands

	As at 31.12.2020	As at 31.12.2019
Liabilities		
Due to banks	592,670	722,431
Liabilities from securities financing transactions	6,403,239	2,963,872
Due in respect of client deposits	24,894,302	24,326,892
Liabilities from trading portfolios	241	521
Negative replacement values of derivative financial instruments	1,317,827	571,338
Liabilities from other financial instruments at fair value	1,792,661	1,378,138
Accrued expenses and deferred income	290,200	333,619
Other liabilities	78,251	60,652
Provisions	27,306	42,913
Total liabilities	35,396,697	30,400,376
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	842,847	785,067
Minority shareholders' interests	(77)	(323)
Group profit	181,442	187,769
including minority shareholders' interests	248	82
Total equity	2,406,923	2,355,224
Total liabilities and equity	37,803,620	32,755,600
Total subordinated liabilities	-	-

Off-balance-sheet transactions

In CHF thousands

	As at 31.12.2020	As at 31.12.2019
Contingent liabilities	403,902	422,196
Irrevocable commitments	72,126	146,925
Liabilities to pay up shares and to make additional payments	833,278	322,929
Credit commitments (deferred payments)	1,903	872

Financial highlights for the Group

In CHF millions, unless otherwise stated

	As at 31.12.2020	As at 31.12.2019	Variation	Variation in %
Net profit	181.4	187.8	(6.4)	(3.4%)
Operating result	220.0	202.4	17.6	8.7%
Client assets (in CHF billions)	147.4	140.3	7.1	5.1%
Total operating income	1,071.2	1,067.4	3.8	0.4%
Net result from interest operations	223.6	298.2	(74.6)	(25.0%)
Net fees and commissions income	736.7	677.9	58.8	8.7%
Profit on trading operations and on fair value options	106.7	83.8	22.9	27.3%
Total operating expenses	718.4	725.2	(6.8)	(0.9%)
Personnel expenses	529.8	524.2	5.6	1.1%
General and administrative expenses	188.6	201.1	(12.5)	(6.2%)
Depreciation, value adjustments, provisions and losses	132.7	139.8	(7.1)	(5.0%)
Total assets	37,803.6	32,755.6	5,048.0	15.4%
Shareholders' equity	2,406.9	2,355.2	51.7	2.2%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	842.8	785.1	57.7	7.4%
Reserves for general banking risks	215.4	215.4	-	-
Staff members (as at 31 December, FTE)	1,812	1,743	69.0	4.0%
Net profit per staff member (in CHF thousands)	100.1	107.7	(7.6)	(7.1%)
Operating cost/income ratio	67.1%	67.9%	-	-
Cost/income ratio after depreciation	79.2%	79.5%	-	-
Return on equity (ROE)	7.7%	8.2%	-	-
Shareholders' equity/total assets	6.4%	7.2%	-	-
Tier 1 capital ratio	27.7%	25.6%	-	-
Liquidity coverage ratio (LCR)	307.5%	316.4%	-	-
Leverage ratio	6.6%	5.8%	-	-