



UNION BANCAIRE PRIVÉE
瑞联银行

新闻稿

2021 年半年度业绩

瑞联银行资产管理总值上升约 10%至 1,611 亿瑞士法郎

日内瓦, 2021年7月19日

- 管理資產總值截至 2021 年 6 月末增長 137 億瑞士法郎至 1,611 億瑞士法郎(相比 2020 年 12 月上升 9.3%)
- 企業收入保持穩定(+0.9%)，未受淨利息收益率在今年前六個月下跌逾 22%影響
- 淨利為1.002億瑞士法郎，而去年同期為1.076億瑞士法郎

交易活動暢旺且私人客戶的資金穩定流入

瑞聯銀行的管理資產總值截至 2021 年 6 月末為 1,611 億瑞士法郎，較 2020 年 12 月末增長 9.3%。來自私人客戶的淨新資金流入(20 億瑞士法郎)及市場環境理想，是推升管理資產總額的主因，而旗下管理的基金和委託組合表現穩固，也為此佳績提供助力。

本集團的企業收入在 2021 年上半年為 5.621 億瑞士法郎，比去年同期的 5.570 億瑞士法郎提高 0.9%。由於客戶交易活動活躍及流入委託組合的資金量穩定，所帶來的服務費用和佣金增長，能夠全數抵銷淨利息收益在同期下降 2,910 萬瑞士法郎的影響，並造就企業收入上漲。

至於營業費用稍微增加3.3%，由2020年6月末的3.609億瑞士法郎上升至2021年6月末的3.727億瑞士法郎，有關支出主要投資於拓展前台辦事處和投資團隊。本集團的淨利為1.002億瑞士法郎，而去年同期為1.076億瑞士法郎(-6.8%)。

瑞聯銀行截至2021年6月末的一級資本比率为 25.3%，反映本集團资产负债表强健，且有能继续继续在瑞士和国际市场发展业务。

瑞聯銀行首席執行官 Guy de Picciotto 表示：“本集團的收入基礎穩健，而管理資產也持續增長，不但反映我們的收入來源布局均衡良好，更重要是顯示我們有能力在所有市場情況中持續為客戶帶來回報。除了最近公布的收購計劃外，我們亦繼續壯大高級團隊，在不斷鞏固投資專業實力的同時，加緊推進我們在主要市場的增长策略。”

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關於瑞聯銀行 (Union Bancaire Privée, UBP) - www.ubp.com

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，一級資本比率达到 25.3%。本行精於為私人及機構客戶提供財富管理服务，總部設於日内瓦，在全球超过 20 个据点聘用约 1,808 名员工，管理资产总值为 1,611 亿瑞士法郎(截至 2021 年 6 月 30 日)。

FINANCIAL RESULTS AS AT 30 JUNE 2021

(UNAUDITED ACCOUNTS)

Consolidated statement of income

In CHF thousands

	As at 30.06.2021	As at 30.06.2020	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	88,994	217,756	(128,762)	(59.1%)
Interest and dividends from financial investments	37,758	33,186	4,572	13.8%
Interest expense	(24,932)	(119,863)	(94,931)	(79.2%)
Gross result from interest operations	101,820	131,079	(29,259)	(22.3%)
Changes in value adjustments and provisions for default risks and losses from interest operations	-	(196)	(196)	(100.0%)
Net result from interest operations	101,820	130,883	(29,063)	(22.2%)
Fees and commissions				
Commission income on securities trading and investment transactions	408,537	370,217	38,320	10.4%
Credit-related fees and commissions	1,425	1,362	63	4.6%
Other fees and commissions income	2,534	885	1,649	186.3%
Commission expense	(10,743)	(7,968)	2,775	34.8%
Fees and commissions	401,753	364,496	37,257	10.2%
Result from trading activities and the fair value option	56,001	59,880	(3,879)	(6.5%)
Other result from ordinary activities				
Result from the disposal of financial investments	(27)	111	(138)	(124.3%)
Income from participations	1,992	1,063	929	87.4%
of which, from participations reported using the equity method	(253)	-	(253)	-
of which, from other non-consolidated participations	2,245	1,063	1,182	111.2%
Result from real estate	138	272	(134)	(49.3%)
Other ordinary income	462	318	144	45.3%
Other ordinary expenses	(49)	-	49	-
Other result from ordinary activities	2,516	1,764	752	42.6%
Total income	562,090	557,023	5,067	0.9%

In CHF thousands

	As at 30.06.2021	As at 30.06.2020	Variation	Variation in %
Operating expenses				
Personnel expenses	(269,485)	(259,730)	9,755	3.8%
General and administrative expenses	(103,235)	(101,171)	2,064	2.0%
Operating expenses	(372,720)	(360,901)	11,819	3.3%
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(66,616)	(64,191)	2,425	3.8%
Changes to provisions and other value adjustments and losses	(1,137)	(1,372)	(235)	(17.1%)
Operating result	121,617	130,559	(8,942)	(6.8%)
Extraordinary income	106	1	105	10500.0%
Taxes	(21,487)	(22,953)	(1,466)	(6.4%)
Group profit	100,236	107,607	(7,371)	(6.8%)
of which minority interests in Group profit	92	127	(35)	(27.6%)

Consolidated balance sheet

In CHF thousands

	As at 30.06.2021	As at 31.12.2020 (audited)
Assets		
Cash and cash equivalents	4,469,696	7,043,041
Due from banks	2,240,718	2,538,863
Due from securities financing transactions	92,435	95,587
Due from clients	10,583,989	9,587,854
Mortgages	2,231,512	1,957,788
Trading portfolio assets	1,047,976	1,590,107
Positive replacement values of derivative financial instruments	552,531	625,442
Other financial instruments at fair value	2,115,327	1,454,014
Financial investments	11,359,945	11,795,932
Accrued income and prepaid expenses	180,565	157,875
Non-consolidated participations	2,509	2,755
Tangible fixed assets	318,881	317,643
Intangible assets	193,480	223,433
Other assets	430,437	418,395
Total assets	35,820,001	37,808,729
Total subordinated claims	-	-

In CHF thousands

As at 30.06.2021	As at 31.12.2020 (audited)
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Liabilities

Due to banks	794,871	592,670
Liabilities from securities financing transactions	3,663,529	6,403,239
Due in respect of client deposits	25,428,990	24,894,302
Liabilities from trading portfolios	-	241
Negative replacement values of derivative financial instruments	826,909	1,317,827
Liabilities from other financial instruments at fair value	2,396,278	1,792,661
Accrued expenses and deferred income	210,586	295,309
Other liabilities	91,461	78,251
Provisions	30,204	27,306
Total liabilities	33,442,828	35,401,806

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	894,046	842,847
Minority interests in equity	180	(77)
Group profit	100,236	181,442
of which minority interests in Group profit	92	248
Total equity	2,377,173	2,406,923

Total liabilities and equity	35,820,001	37,808,729
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Total subordinated liabilities	-	-
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Off-balance-sheet transactions

In CHF thousands

As at 30.06.2021	As at 31.12.2020 (audited)
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Contingent liabilities	451,333	403,902
Irrevocable commitments	60,083	72,126
Liabilities to pay up shares and to make additional payments	797,378	833,278
Credit commitments (deferred payments)	2,456	1,903

Financial highlights for the Group

In CHF million, unless otherwise stated

	As at 30.06.2021	As at 30.06.2020	Variation	Variation in %
Net profit	100.2	107.6	(7.4)	(6.8%)
Operating result	121.6	130.6	(8.9)	(6.8%)
Client assets (in CHF billions)	161.1	137.2	23.9	17.4%
Total operating income	562.1	557.0	5.1	0.9%
Net result from interest operations	101.8	130.9	(29.1)	(22.2%)
Net fees and commissions income	401.8	364.5	37.3	10.2%
Profit on trading operations and on fair value options	56.0	59.9	(3.9)	(6.5%)
Total operating expenses	372.7	360.9	11.8	3.3%
Personnel expenses	269.5	259.7	9.8	3.8%
General and administrative expenses	103.2	101.2	2.1	2.0%
Depreciation, value adjustments, provisions and losses	67.8	65.6	2.2	3.3%
Total assets	35,820.0	36,763.7	(943.7)	(2.6%)
Shareholders' equity	2,377.2	2,332.9	44.2	1.9%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	894.0	842.9	51.2	6.1%
Reserves for general banking risks	215.4	215.4	-	-
Operating cost/income ratio	66.3%	64.8%	-	-
Cost/income ratio after depreciation	78.2%	76.3%	-	-
Return on equity (ROE)	8.6%	9.4%	-	-
Shareholders' equity/total assets	6.6%	6.3%	-	-
Tier 1 capital ratio	25.3%	27.5%	-	-
Liquidity coverage ratio (LCR)	259.8%	254.0%	-	-
Leverage ratio	5.8%	6.2%	-	-