



UNION BANCAIRE PRIVÉE

## 新闻稿

### 2022 年上半年业绩

#### 瑞士瑞联发布 2022 年上半年业绩，净利润 1.126 亿瑞士法郎

日内瓦，2022年7月18日

- 瑞士瑞联2022年上半年净利润1.126亿瑞士法郎，较去年同期1.002亿瑞士法郎增长12.4%
- 净利息收益率的上升和近期完成的收购交易，带动营业收入同比增长10.5%
- 管理资产总额截至2022年6月底为1,482亿瑞士法郎，而在2021年末为1,604亿瑞士法郎

截至2022年6月底，瑞士瑞联（“集团”）管理资产总额为1,482亿瑞士法郎，较2021年12月底下降7.6%，减少122亿瑞士法郎，这主要是受到金融市场在此期间出现大幅调整所影响。而由于集团在今年第一季度完成了对Danske Bank International的收购，抵销了现有客户（主要为机构投资者）的资金流出，因此集团在今年上半年仍然录得34亿瑞士法郎的新资金净流入。

营业收入在今年上半年增长10.5%，由2021年同期的5.621亿瑞士法郎增长至6.209亿瑞士法郎。这一增长是由于央行加息带动集团净利息收益率上升（相关利息收入增长4,270万瑞士法郎），以及集团在2021年期末和2022年收购Millennium Banque Privée及Danske Bank International带来的增长。此外，交易收入（主要是来自外汇交易的收入）同比大幅增长1,650万瑞士法郎，有助于弥补私人客户交易活动减少带来的影响。

今年上半年，营业费用从去年同期的3.727亿瑞士法郎增长10.5%至4.117亿瑞士法郎，新增支出主要用于推进近期的收购计划和投资，特别是在重点发展市场的团队招聘和拓展旗下负责任投资产品。集团在今年上半年录得净利润1.126亿瑞士法郎，较去年同期1.002亿瑞士法郎增长12.4%。

截至2022年6月底，瑞士瑞联的一级资本率为23.2%，短期流动性覆盖率（LCR）为286.5%，而穆迪也维持对集团的Aa2长期存款评级，充分说明了集团资产负债表的质量和强劲的财务状况。

瑞士瑞联首席执行官Guy de Picciotto表示：“金融市场自年初以来经历了大幅调整 and 高度波动，对我们管理的资产以及客户交易活动产生直接影响，但在利率上调和外汇市场的有利走势（尤其是美元升值）背景下，集团业绩继续向好。当前处于俄乌冲突和通胀风险升温的重大不确定时期，我们必须保持灵活敏锐，以针对客户需求相应地调整投资产品及服务，并做好准备在适当时机继续扩大投资。”

#### 媒体垂询：

**Bernard Schuster**

集团传讯主管（发言人）

电话：+41 58 819 24 70，电邮：bernard.schuster@ubp.ch

**Maude Hug**

集团媒体关系主管

电话：+41 58 819 75 27，电邮：maude.hug@ubp.ch

#### 关于瑞士瑞联(Union Bancaire Privée, UBP) – [www.ubp.com](http://www.ubp.com)

瑞士瑞联是瑞士领先以及资本实力最雄厚的私人银行之一，一级资本率为23.2%。瑞士瑞联专注于为私人及机构客户提供财富管理服务，其总部设于日内瓦，在全球拥有超过20个办事处和1,985名员工，管理资产规模为1,482亿瑞士法郎（截至2022年6月30日）。

# FINANCIAL RESULTS AS AT 30 JUNE 2022

(UNAUDITED ACCOUNTS)

## Consolidated statement of income

In CHF thousands

	As at 30.06.2022	As at 30.06.2021	Variation	Variation in %
<b>Consolidated statement of ordinary income and expenses on banking operations</b>				
<b>Result from interest operations</b>				
Interest and discount income	137,925	88,994	48,931	55.0%
Interest and dividends from financial investments	57,540	37,758	19,782	52.4%
Interest expense	(50,982)	(24,932)	26,050	104.5%
<b>Gross result from interest operations</b>	<b>144,483</b>	<b>101,820</b>	<b>42,663</b>	<b>41.9%</b>
Changes in value adjustments and provisions for default risks and losses from interest operations	-	-	-	-
<b>Net result from interest operations</b>	<b>144,483</b>	<b>101,820</b>	<b>42,663</b>	<b>41.9%</b>
<b>Fees and commissions</b>				
Commission income on securities trading and investment transactions	409,350	408,537	813	0.2%
Credit-related fees and commissions	1,568	1,425	143	10.0%
Other fees and commissions income	1,270	2,534	(1,264)	(49.9%)
Commission expense	(11,215)	(10,743)	472	4.4%
<b>Fees and commissions</b>	<b>400,973</b>	<b>401,753</b>	<b>(780)</b>	<b>(0.2%)</b>
<b>Result from trading activities and the fair value option</b>	<b>72,512</b>	<b>56,001</b>	<b>16,511</b>	<b>29.5%</b>
<b>Other result from ordinary activities</b>				
Result from the disposal of financial investments	879	(27)	906	-
Income from participations	1,276	1,992	(716)	(35.9%)
of which, from participations reported using the equity method	-	(253)	253	100.0%
of which, from other non-consolidated participations	1,276	2,245	(969)	(43.2%)
Result from real estate	348	138	210	152.2%
Other ordinary income	453	462	(9)	(1.9%)
Other ordinary expenses	-	(49)	(49)	(100.0%)
<b>Other result from ordinary activities</b>	<b>2,956</b>	<b>2,516</b>	<b>440</b>	<b>17.5%</b>
<b>Total income</b>	<b>620,924</b>	<b>562,090</b>	<b>58,834</b>	<b>10.5%</b>

In CHF thousands

	As at 30.06.2022	As at 30.06.2021	Variation	Variation in %
<b>Operating expenses</b>				
Personnel expenses	(299,197)	(269,485)	29,712	11.0%
General and administrative expenses	(112,537)	(103,235)	9,302	9.0%
<b>Operating expenses</b>	<b>(411,734)</b>	<b>(372,720)</b>	<b>39,014</b>	<b>10.5%</b>
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(64,228)	(66,616)	(2,388)	(3.6%)
Changes to provisions and other value adjustments and losses	(8,031)	(1,137)	6,894	606.3%
<b>Operating result</b>	<b>136,931</b>	<b>121,617</b>	<b>15,314</b>	<b>12.6%</b>
Extraordinary income	-	106	(106)	(100.0%)
Taxes	(24,296)	(21,487)	2,809	13.1%
<b>Half-year Group profit</b>	<b>112,635</b>	<b>100,236</b>	<b>12,399</b>	<b>12.4%</b>
of which minority interests in Group profit	103	92	11	12.0%

## Consolidated balance sheet

In CHF thousands

	As at 30.06.2022	As at 31.12.2021 (audited)
<b>Assets</b>		
Cash and cash equivalents	1,803,992	5,574,847
Due from banks	3,616,754	3,196,097
Due from securities financing transactions	574,410	364,460
Due from clients	9,550,945	10,491,593
Mortgages	2,397,522	2,171,942
Trading portfolio assets	1,647,746	1,660,339
Positive replacement values of derivative financial instruments	1,414,200	530,245
Other financial instruments at fair value	1,628,149	2,103,184
Financial investments	13,400,488	11,494,630
Accrued income and prepaid expenses	191,322	174,392
Non-consolidated participations	3,580	3,550
Tangible fixed assets	298,906	305,769
Intangible assets	269,933	218,650
Other assets	378,536	495,014
<b>Total assets</b>	<b>37,176,483</b>	<b>38,784,712</b>
<b>Total subordinated claims</b>	<b>-</b>	<b>-</b>

In CHF thousands

As at 30.06.2022	As at 31.12.2021 (audited)
---------------------	----------------------------------

### Liabilities

Due to banks	1,399,488	609,258
Liabilities from securities financing transactions	1,945,561	5,127,130
Due in respect of client deposits	27,663,309	26,487,668
Liabilities from trading portfolios		
Negative replacement values of derivative financial instruments	1,301,358	1,050,003
Liabilities from other financial instruments at fair value	1,747,773	2,294,641
Bond issues and central mortgage institution loans	335,000	335,000
Accrued expenses and deferred income	222,592	313,395
Other liabilities	64,764	56,965
Provisions	37,875	32,484
<b>Total liabilities</b>	<b>34,717,720</b>	<b>36,306,544</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	963,131	894,047
Minority interests in equity	286	180
Half-year/annual Group profit	112,635	201,230
of which minority interests in Group profit	103	106
<b>Total equity</b>	<b>2,458,763</b>	<b>2,478,168</b>

<b>Total liabilities and equity</b>	<b>37,176,483</b>	<b>38,784,712</b>
-------------------------------------	-------------------	-------------------

<b>Total subordinated liabilities</b>	<b>-</b>	<b>-</b>
---------------------------------------	----------	----------

### Off-balance-sheet transactions

In CHF thousands

As at 30.06.2022	As at 31.12.2021 (audited)
---------------------	----------------------------------

Contingent liabilities	637,211	627,659
Irrevocable commitments	279,271	63,857
Liabilities to pay up shares and to make additional payments	988,055	1,008,314
Credit commitments (deferred payments)	3,260	4,090

## Financial highlights for the Group

In CHF million, unless otherwise stated

	As at 30.06.2022	As at 30.06.2021	Variation	Variation in %
Half-year net profit	112.6	100.2	12.4	12.4%
Operating result	136.9	121.6	15.3	12.6%
Client assets (in CHF billion)	148.2	161.1	(12.9)	(8.0%)

<b>Total operating income</b>	<b>620.9</b>	<b>562.1</b>	<b>58.8</b>	<b>10.5%</b>
Net result from interest operations	144.5	101.8	42.7	41.9%
Net fees and commissions income	401.0	401.8	(0.8)	(0.2%)
Profit on trading operations and on fair value options	72.5	56.0	16.5	29.5%

<b>Total operating expenses</b>	<b>411.7</b>	<b>372.7</b>	<b>39.0</b>	<b>10.5%</b>
Personnel expenses	299.2	269.5	29.7	11.0%
General and administrative expenses	112.5	103.2	9.3	9.0%
Depreciation, value adjustments, provisions and losses	72.3	67.8	4.5	6.7%

	As at 30.06.2022	As at 31.12.2021	Variation	Variation in %
<b>Total assets</b>	<b>37,176.5</b>	<b>38,784.7</b>	<b>(1,608.2)</b>	<b>(4.1%)</b>
Shareholders' equity	2,458.8	2,478.2	(19.4)	(0.8%)
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	963.1	894.0	69.1	7.7%
Reserves for general banking risks	215.4	215.4	-	-
Operating cost / income ratio	66.3%	66.5%	-	-
Cost / income ratio after depreciation	77.9%	78.1%	-	-
Return on equity (ROE)	9.3%	8.4%	-	-
Shareholders' equity / total assets	6.3%	6.4%	-	-
Tier 1 capital ratio	23.2%	25.2%	-	-
Liquidity coverage ratio (LCR)	286.5%	274.5%	-	-
Leverage ratio (LERA)	5.5%	5.4%	-	-
Net stable funding ratio (NSFR)	169.6%	162.6%	-	-