



UNION BANCAIRE PRIVÉE

新聞稿

2022 年上半年業績

瑞聯銀行發布 2022 年上半年業績，錄得淨利 1.126 億瑞士法郎

日內瓦，2022年7月18日

- 瑞聯銀行在2022年上半年錄得淨利1.126億瑞士法郎，比去年同期的1.002億瑞士法郎成長12.4%
- 淨利差上升和近期完成的收購交易，帶動企業收入在同期增加10.5%
- 管理資產總額截至2022年6月底為1,482億瑞士法郎，而在2021年底為1,604億瑞士法郎

瑞聯銀行截至2022年6月底管理資產總額1,482億瑞士法郎，較2021年12月底下降7.6%，減少122億瑞士法郎，這主要是受金融市場在期間出現大幅調整所影響。雖然如此，由於在今年第一季完成收購Danske Bank International的交易，有助於抵銷現有客戶(主要為機構投資人)的資金流出，因此集團在今年上半年仍然錄得34億瑞士法郎的淨新資金流入。

企業收入在今年上半年成長10.5%，由2021年同期的5.621億瑞士法郎上升至今年的6.209億瑞士法郎。央行升息帶動集團的淨利差上升(相關利息收入成長4,270萬瑞士法郎)，而我們分別在2021年後期和2022年收購Millennium Banque Privée 及 Danske Bank International的業務亦惠及收入。此外，來自交易業務(主要是外匯交易的收入)在同期大幅上漲1,650萬瑞士法郎，並有助於彌補私人客戶交易活動減少的影響。

營業費用在今年上半年為4.117億瑞士法郎，比去年同期的3.727億瑞士法郎增加10.5%，新增支出主要用於推進近期的收購計劃和投資，特別是在重點發展市場招聘新團隊和拓展旗下負責任投資產品。集團在今年上半年的淨利為1.126億瑞士法郎，較去年同期的1.002億瑞士法郎上升12.4%。

截至2022年6月底，瑞聯銀行的第一類資本比率為23.2%，短期流動性覆蓋比率(LCR)為286.5%，而長期存款獲得穆迪確認Aa2評等，充分說明了本集團資產負債表的品質和財務強健性。

瑞聯銀行執行長Guy de Picciotto表示：「金融市場自年初以來經歷了大幅整理和高度波動，對我們的管理資產及客戶交易活動產生直接影響，但利率上調和外匯市場的走勢理想(尤其是美元升值)，繼續造就本集團獲得佳績。正當處於烏克蘭戰事和通脹風險升溫的重大不確定時期，我們必須保持靈活機敏，針對客戶的需要相應地調整投資產品及服務，並作好準備在適當時機再次推展投資計劃。」

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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，第一類資本比率為23.2%。本集團精於為私人及機構客戶提供財富管理服務，總部設於日內瓦，在全球超過20個辦事處聘用約1,985名員工，管理資產1,482億瑞士法郎(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 %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
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%
Gross result from interest operations	144,483	101,820	42,663	41.9%
Changes in value adjustments and provisions for default risks and losses from interest operations	-	-	-	-
Net result from interest operations	144,483	101,820	42,663	41.9%
Fees and commissions				
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%
Fees and commissions	400,973	401,753	(780)	(0.2%)
Result from trading activities and the fair value option	72,512	56,001	16,511	29.5%
Other result from ordinary activities				
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%)
Other result from ordinary activities	2,956	2,516	440	17.5%
Total income	620,924	562,090	58,834	10.5%

In CHF thousands

	As at 30.06.2022	As at 30.06.2021	Variation	Variation in %
Operating expenses				
Personnel expenses	(299,197)	(269,485)	29,712	11.0%
General and administrative expenses	(112,537)	(103,235)	9,302	9.0%
Operating expenses	(411,734)	(372,720)	39,014	10.5%
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%
Operating result	136,931	121,617	15,314	12.6%
Extraordinary income	-	106	(106)	(100.0%)
Taxes	(24,296)	(21,487)	2,809	13.1%
Half-year Group profit	112,635	100,236	12,399	12.4%
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)
Assets		
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
Total assets	37,176,483	38,784,712
Total subordinated claims	-	-

In CHF thousands

As at 30.06.2022	As at 31.12.2021 (audited)
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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
Total liabilities	34,717,720	36,306,544

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
Total equity	2,458,763	2,478,168

Total liabilities and equity	37,176,483	38,784,712
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Total subordinated liabilities	-	-
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Off-balance-sheet transactions

In CHF thousands

As at 30.06.2022	As at 31.12.2021 (audited)
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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%)

Total operating income	620.9	562.1	58.8	10.5%
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%

Total operating expenses	411.7	372.7	39.0	10.5%
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 %
Total assets	37,176.5	38,784.7	(1,608.2)	(4.1%)
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%	-	-