



UNION BANCAIRE PRIVÉE

新闻稿

2021 年全年业绩

瑞联银行净利润上升 10.9%至 2.012 亿瑞士法郎

日内瓦, 2022 年 1 月 21 日

- 管理资产总值截至 2021 年末同比增长 130 亿瑞士法郎 (+8.8%) 至 1,604 亿瑞士法郎。
- 企业收入上升 5.9% 至 11.34 亿瑞士法郎。
- 营业收入增加 11.1%，而净利润为 2.012 亿瑞士法郎，比去年的 1.814 亿瑞士法郎增长 10.9%。

市场行情理想配合管理绩效优良，造就管理资产显著增长

瑞联银行管理资产总值上升 8.8% 至 1,604 亿瑞士法郎，除了由于旗下管理的委托组合和基金在理想市况下表现亮丽之外，也受益于获得 57 亿瑞士法郎的净新资金流入，这笔净新资金主要来自业务持续增长的市场，尤其是亚洲、中东和东欧，另加在 2021 年财年最后一季度收购 Millennium Banque Privée 的交易完成交割。

企业收入比 2020 年上升 5.9% 至 11.34 亿瑞士法郎，其中佣金收入增长 10.6% 不但发挥局部提振的作用，在低利率环境下亦足以抵销净利息收益率收缩 7.5% 的影响。

营业费用总计为 7.545 亿瑞士法郎，较 2020 年的 7.184 亿瑞士法郎增加 5.0%。支出上升反映本集团着重投资于壮大在可持续和负责任投资的专业能力及产品系列，另加招聘新团队及部分源于近期收购交易之费用。

至于营业收入增长 11.1%，净利润也达到 2.012 亿瑞士法郎，较 2020 年的 1.814 亿瑞士法郎上升 10.9%。此外，成本收益比率优化至 66.5% (2020 年为 67.1%)。

瑞联银行首席执行官 Guy de Picciotto 表示：「面对不确定性交错的形势，我们通过实践收购策略和定向招纳人才，继续拓展专业领域，并巩固强化集团在优先市场的优势。凭着高远目光，我们已经作出重大投资以开发切合市场现况和日后发展的管理方案，并为瑞联银行在可持续金融的发展中成为主要业者奠定根基。」

财政基础稳健

瑞联银行的财务实力继续成就集团在瑞士和海外市场茁壮成长，截至 2021 年末的资产负债表总额为 388 亿瑞士法郎 (高于 2020 年的 378 亿瑞士法郎)。一级资本率为 25.2%，远高于《巴塞尔协定 III》(Basel III) 及瑞士金融市场监督管理局 (FINMA) 的最低要求，而短期流动性覆盖比率 (LCR) 为 274.5%。

以上各项财务比率皆反映本集团资产负债表的强健性和质量，而本集团的长期存款获得穆迪 Aa2 级的评级，正是瑞联银行资本雄厚的印证。

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UNION BANCAIRE PRIVÉE

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，一级资本率为 25.2%。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 1,904 名员工，管理资产总值为 1,604 亿瑞士法郎(截至 2021 年 12 月 31 日)。

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FINANCIAL RESULTS AS AT 31 DECEMBER 2021

(UNAUDITED ACCOUNTS)

Consolidated statement of income

In CHF thousands

	As at 31.12.2021	As at 31.12.2020	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	177,050	318,805	(141,755)	(44.5%)
Interest and dividends from financial investments	83,206	66,118	17,088	25.8%
Interest expense	(53,402)	(161,307)	(107,905)	(66.9%)
Gross result from interest operations	206,854	223,616	(16,762)	(7.5%)
Changes in value adjustments and provisions for default risks and losses from interest operations		13	(13)	(100.0%)
Net result from interest operations	206,854	223,629	(16,775)	(7.5%)
Fees and commissions				
Commission income on securities trading and investment transactions	830,682	746,875	83,807	11.2%
Credit-related fees and commissions	3,491	2,748	743	27.0%
Other fees and commissions income	3,964	3,479	485	13.9%
Commission expense	(23,123)	(16,381)	6,742	41.2%
Fees and commissions	815,014	736,721	78,293	10.6%
Result from trading activities and the fair value option	105,070	106,660	(1,590)	(1.5%)
Other result from ordinary activities				
Result from the disposal of financial investments	1,840	1,867	(27)	(1.4%)
Income from participations	3,762	706	3,056	432.9%
of which, from participations reported using the equity method	426	(415)	841	202.7%
of which, from other non-consolidated participations	3,336	1,121	2,215	197.6%
Result from real estate	279	576	(297)	(51.6%)
Other ordinary income	1,171	1,030	141	13.7%
Other ordinary expenses	(49)		49	-
Other result from ordinary activities	7,003	4,179	2,824	67.6%
Total income	1,133,941	1,071,189	62,752	5.9%

In CHF thousands

	As at 31.12.2021	As at 31.12.2020	Variation	Variation in %
Operating expenses				
Personnel expenses	(554,675)	(529,811)	24,864	4.7%
General and administrative expenses	(199,785)	(188,618)	11,167	5.9%
Operating expenses	(754,460)	(718,429)	36,031	5.0%
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(131'603)	(129'601)	2'002	1.5%
Changes to provisions and other value adjustments and losses	(3'403)	(3'148)	255	8.1%
Operating result	244'475	220'011	24'464	11.1%
Extraordinary income	111	1	110	-
Taxes	(43,356)	(38,570)	4,786	12.4%
Group profit	201,230	181,442	19,788	10.9%
including minority shareholders' interests	106	248	(142)	(57.3%)

Consolidated balance sheet

In CHF thousands

	As at 31.12.2021	As at 31.12.2020
Assets		
Cash and cash equivalents	5,574,847	7,043,041
Due from banks	3,196,097	2,538,863
Due from securities financing transactions	364,460	95,587
Due from clients	10,491,593	9,587,854
Mortgages	2,171,942	1,957,788
Trading portfolio assets	1,660,339	1,590,107
Positive replacement values of derivative financial instruments	530,245	625,442
Other financial instruments at fair value	2,103,184	1,454,014
Financial investments	11,494,630	11,795,932
Accrued income and prepaid expenses	174,392	157,875
Non-consolidated participations	3,550	2,755
Tangible fixed assets	305,769	317,643
Intangible assets	218,650	223,433
Other assets	495,014	418,395
Total assets	38,784,712	37,808,729
Total subordinated claims	-	-

In CHF thousands

	As at 31.12.2021	As at 31.12.2020
Liabilities		
Due to banks	609,258	592,670
Liabilities from securities financing transactions	5,127,130	6,403,239
Due in respect of client deposits	26,487,668	24,894,302
Liabilities from trading portfolios	-	241
Negative replacement values of derivative financial instruments	1,050,003	1,317,827
Liabilities from other financial instruments at fair value	2,294,641	1,792,661
Bond issues and central mortgage institution loans	335,000	-
Accrued expenses and deferred income	313,395	295,309
Other liabilities	56,965	78,251
Provisions	32,484	27,306
Total liabilities	36,306,544	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	894,047	842,847
Minority shareholders' interests	180	(77)
Group profit	201,230	181,442
including minority shareholders' interests	106	248
Total equity	2,478,168	2,406,923
Total liabilities and equity	38,784,712	37,808,729
Total subordinated liabilities	-	-

Off-balance-sheet transactions

In CHF thousands

	As at 31.12.2021	As at 31.12.2020
Contingent liabilities	627,659	403,902
Irrevocable commitments	63,857	72,126
Liabilities to pay up shares and to make additional payments	1,023,432	833,278
Credit commitments (deferred payments)	4,090	1,903

Financial highlights for the Group

In CHF millions, unless otherwise stated

	As at 31.12.2021	As at 31.12.2020	Variation	Variation in %
Net profit	201.2	181.4	19.8	10.9%
Operating result	244.5	220.0	24.5	11.1%
Client assets (in CHF billions)	160.4	147.4	13.0	8.8%
Total operating income	1,133.9	1,071.2	62.7	5.9%
Net result from interest operations	206.9	223.6	(16.7)	(7.5%)
Net fees and commissions income	815.0	736.7	78.3	10.6%
Profit on trading operations and on fair value options	105.1	106.7	(1.6)	(1.5%)
Total operating expenses	754.5	718.4	36.1	5.0%
Personnel expenses	554.7	529.8	24.9	4.7%
General and administrative expenses	199.8	188.6	11.2	5.9%
Depreciation, value adjustments, provisions and losses	135.0	132.7	2.3	1.7%
Total assets	38,784.7	37,808.7	976.0	2.6%
Shareholders' equity	2,478.2	2,406.9	71.3	3.0%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	894.0	842.8	51.2	6.1%
Reserves for general banking risks	215.4	215.4	-	-
Staff members (as at 31 December, FTE)	1,904	1,812	92	5.1%
Net profit per staff member (in CHF thousands)	105.7	100.1	5.6	5.6%
Operating cost/income ratio	66.5%	67.1%	-	-
Cost/income ratio after depreciation	78.1%	79.2%	-	-
Return on equity (ROE)	8.4%	7.7%	-	-
Shareholders' equity/total assets	6.4%	6.4%	-	-
Tier 1 capital ratio	25.2%	27.7%	-	-
Liquidity coverage ratio (LCR)	274.5%	307.5%	-	-
Leverage ratio	5.4%	6.6%	-	-
Net stable funding ratio (NSFR)	162.6%	-	-	-