



UNION BANCAIRE PRIVÉE

## 新聞稿

### 2021 年全年業績

#### 瑞聯銀行淨利上升 10.9%至 2.012 億瑞士法郎

日內瓦, 2022 年 1 月 21 日

- 管理資產總值截至 2021 年末按年成長 130 億瑞士法郎 (+8.8%) 至 1,604 億瑞士法郎。
- 企業收入上升 5.9% 至 11.34 億瑞士法郎。
- 營業收入增加 11.1%，而淨利為 2.012 億瑞士法郎，比去年的 1.814 億瑞士法郎成長 10.9%。

#### 市場行情理想配合管理績效優良，造就管理資產顯著成長

瑞聯銀行管理資產總值上升 8.8% 至 1,604 億瑞士法郎，除了由於旗下管理的委託組合和基金在理想市況下表現亮麗之外，也受益於獲得 57 億瑞士法郎的淨新資金流入，這筆淨新資金主要來自業務持續成長的市場，尤其是亞洲、中東和東歐，另加在 2021 年財年最後一季度完成收購 Millennium Banque Privée 的交易。

企業收入比 2020 年上升 5.9% 至 11.34 億瑞士法郎，其中佣金收入成長 10.6% 不但發揮局部提振的作用，在低利率環境下亦足以抵銷淨利息收益率收縮 7.5% 的影響。

營業費用總計為 7.545 億瑞士法郎，較 2020 年的 7.184 億瑞士法郎增加 5.0%。支出上升反映本集團著重投資於壯大在永續和負責任投資的專業能力及產品系列，另加招聘新團隊及部分源於近期收購交易之費用。

至於營業收益成長 11.1%，淨利也達到 2.012 億瑞士法郎，較 2020 年的 1.814 億瑞士法郎上升 10.9%。此外，成本/收益比率優化至 66.5% (2020 年為 67.1%)。

瑞聯銀行執行長 Guy de Picciotto 表示：「面對不確定性交錯的情勢，我們透過實踐收購策略和定向招納人才，繼續拓展專業領域，並鞏固強化集團在優先市場的優勢。憑著高遠目光，我們已經作出重大投資以開發切合市場現況和日後發展的管理方案，並為瑞聯銀行在永續金融的發展中成為主要業者奠定根基。」

#### 財政基礎穩健

瑞聯銀行的財務實力繼續成就集團在瑞士和海外市場茁壯成長，截至 2021 年末的資產負債表總額為 388 億瑞士法郎 (高於 2020 年的 378 億瑞士法郎)。第一類資本比率為 25.2%，遠高於《巴塞爾協定 III》(Basel III) 及瑞士金融市場監督管理局 (FINMA) 的最低要求，而短期流動性覆蓋比率 (LCR) 為 274.5%。

以上各項財務比率皆反映本集團資產負債表的強健性和質量，而本集團的長期存款獲得穆迪 Aa2 級的等別，正是瑞聯銀行資本雄厚的印證。

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UNION BANCAIRE PRIVÉE

**關於瑞聯銀行 (Union Bancaire Privée, UBP)**

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 25.2%。本行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 個據點聘用約 1,904 名員工，管理資產總值為 1,604 億瑞士法郎(截至 2021 年 12 月 31 日)。

[www.ubp.com](http://www.ubp.com)

# 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 %
<b>Consolidated statement of ordinary income and expenses on banking operations</b>				
<b>Result from interest operations</b>				
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%)
<b>Gross result from interest operations</b>	<b>206,854</b>	<b>223,616</b>	<b>(16,762)</b>	<b>(7.5%)</b>
Changes in value adjustments and provisions for default risks and losses from interest operations		13	(13)	(100.0%)
<b>Net result from interest operations</b>	<b>206,854</b>	<b>223,629</b>	<b>(16,775)</b>	<b>(7.5%)</b>
<b>Fees and commissions</b>				
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%
<b>Fees and commissions</b>	<b>815,014</b>	<b>736,721</b>	<b>78,293</b>	<b>10.6%</b>
<b>Result from trading activities and the fair value option</b>	<b>105,070</b>	<b>106,660</b>	<b>(1,590)</b>	<b>(1.5%)</b>
<b>Other result from ordinary activities</b>				
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	-
<b>Other result from ordinary activities</b>	<b>7,003</b>	<b>4,179</b>	<b>2,824</b>	<b>67.6%</b>
<b>Total income</b>	<b>1,133,941</b>	<b>1,071,189</b>	<b>62,752</b>	<b>5.9%</b>

In CHF thousands

	As at 31.12.2021	As at 31.12.2020	Variation	Variation in %
<b>Operating expenses</b>				
Personnel expenses	(554,675)	(529,811)	24,864	4.7%
General and administrative expenses	(199,785)	(188,618)	11,167	5.9%
<b>Operating expenses</b>	<b>(754,460)</b>	<b>(718,429)</b>	<b>36,031</b>	<b>5.0%</b>
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%
<b>Operating result</b>	<b>244'475</b>	<b>220'011</b>	<b>24'464</b>	<b>11.1%</b>
Extraordinary income	111	1	110	-
Taxes	(43,356)	(38,570)	4,786	12.4%
<b>Group profit</b>	<b>201,230</b>	<b>181,442</b>	<b>19,788</b>	<b>10.9%</b>
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
<b>Assets</b>		
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
<b>Total assets</b>	<b>38,784,712</b>	<b>37,808,729</b>
<b>Total subordinated claims</b>	<b>-</b>	<b>-</b>

In CHF thousands

	As at 31.12.2021	As at 31.12.2020
<b>Liabilities</b>		
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
<b>Total liabilities</b>	<b>36,306,544</b>	<b>35,401,806</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	894,047	842,847
Minority shareholders' interests	180	(77)
Group profit	201,230	181,442
including minority shareholders' interests	106	248
<b>Total equity</b>	<b>2,478,168</b>	<b>2,406,923</b>
<b>Total liabilities and equity</b>	<b>38,784,712</b>	<b>37,808,729</b>
<b>Total subordinated liabilities</b>	<b>-</b>	<b>-</b>

## 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%
<b>Total operating income</b>	<b>1,133.9</b>	<b>1,071.2</b>	<b>62.7</b>	<b>5.9%</b>
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%)
<b>Total operating expenses</b>	<b>754.5</b>	<b>718.4</b>	<b>36.1</b>	<b>5.0%</b>
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%
<b>Total assets</b>	<b>38,784.7</b>	<b>37,808.7</b>	<b>976.0</b>	<b>2.6%</b>
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%	-	-	-