



UNION BANCAIRE PRIVÉE

新聞稿

2022 年全年業績

瑞聯銀行發布 2022 年全年業績，純利上升 4.5% 至 2.104 億瑞士法郎

日內瓦, 2023 年 1 月 23 日

- 瑞聯銀行在 2022 年全年純利 2.104 億瑞士法郎，比去年同期的 2.012 億瑞士法郎增長 4.5%
- 企業收入上升 7.0% 至 12.13 億瑞士法郎
- 管理資產總值截至 2022 年底為 1,404 億瑞士法郎

在 2022 年經歷了金融市場大幅調整以及瑞士法郎兌歐元和英鎊轉強的不利匯率因素，瑞聯銀行截至 2022 年 12 月底的管理資產總值為 1,404 億瑞士法郎（比 2021 年下降 12.5%）。

集團淨新資金增長 9 億瑞士法郎，其中整合此前收購的 Danske Bank International 業務和來自私人客戶的資金，抵銷主要因機構投資者而流出的資金。

企業收入在 2022 年按年增長 7.0% 至 12.13 億瑞士法郎，這主要由於主要國家央行的加息行動，帶動集團的淨利息收益率上升。此外，外匯買賣也帶來強勁的利潤，增長 1,600 萬瑞士法郎，有助於彌補私人客戶交易活動放緩以致費用和佣金減少（下跌 6.2%）的影響。

截至 2022 年底，營業費用為 8.266 億瑞士法郎，比去年同期的 7.545 億瑞士法郎上升 9.6%，新增支出主要來自收購 Millennium Banque Privée（2021 年 11 月）和 Danske Bank International（2022 年 1 月）交易相關的特殊費用，還用於在優先發展市場（包括東歐、中東和亞洲）招聘新團隊的重大投資計劃。

集團在 2022 年的純利為 2.104 億瑞士法郎，較去年同期的 2.012 億瑞士法郎增長 4.5%；至於成本/收益比率為 68.1%（2021 年為 66.5%）。

此外，集團賣出一項少數權益而錄得 2,930 萬瑞士法郎的特殊收益，這一次性收益在作為鞏固一般銀行儲備、價值調整和折舊以及額外撥備之後已經全數抵銷。

瑞聯銀行的資產負債表保持穩定，截至 2022 年底的總額為 388 億瑞士法郎，具備充足財務實力繼續推動內生增長和外部發展計劃。集團一級資本比率為 26.7%，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，短期流動性覆蓋比率（LCR）為 304.6%，而穆迪也維持對集團 Aa2 長期存款評級，進一步凸顯集團強健的財務狀況。

瑞聯銀行行政總裁 Guy de Picciotto 表示：「這些業績印證集團根基雄厚，本人衷心感謝旗下團隊在如此波動的環境中砥礪前行，繼續與客戶攜手共進，並且推陳出新開發創新投資方案。儘管當前的阻力可能較多來自於週期性而非結構性因素，但我們必須為另一個不可預知的一年防患未然。瑞聯銀行專注於管理風險，同時因時制宜地優化一系列投資方案，從而把握在新市場格局中的機遇。與此同時，集團堅定地投放資源於人力資本，繼續羅致賢才壯大我們的專業能力，以為機構和私人客戶提供卓越服務。瑞聯銀行經實證的業務韌性，不但使我們年復一年保持投資實力，也讓集團持續在全球推進增長策略。」



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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，一級資本比率為26.7%。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個據點聘用約1,960名員工，管理資產1,404億瑞士法郎（截至2022年12月31日）。

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FINANCIAL RESULTS AS AT 31 DECEMBER 2022

(UNAUDITED ACCOUNTS)

Consolidated statement of income

In CHF thousands

	As at 31.12.2022	As at 31.12.2021	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	482,161	177,050	305,111	172.3%
Interest and dividends from financial investments	146,733	83,206	63,527	76.3%
Interest expense	(303,771)	(53,402)	250,369	468.8%
Gross result from interest operations	325,123	206,854	118,269	57.2%
Changes in value adjustments and provisions for default risks and losses from interest operations	(5'000)	-	5'000	100.0%
Net result from interest operations	320,123	206,854	113,269	54.8%
Fees and commissions				
Commission income on securities trading and investment transactions	778,930	830,682	(51,752)	(6.2%)
Credit-related fees and commissions	3,711	3,491	220	6.3%
Other fees and commissions income	3,853	3,964	(111)	(2.8%)
Commission expense	(21,619)	(23,123)	(1,504)	(6.5%)
Fees and commissions	764,875	815,014	(50,139)	(6.2%)
Result from trading activities and the fair value option	121,114	105,070	16,044	15.3%
Other result from ordinary activities				
Result from the disposal of financial investments	2,326	1,840	486	26.4%
Income from participations	2,901	3,762	(861)	(22.9%)
of which, from participations reported using the equity method	-	426	(426)	(100.0%)
of which, from other non-consolidated participations	2,901	3,336	(435)	(13.0%)
Result from real estate	715	279	436	156.3%
Other ordinary income	1,284	1,171	113	9.6%
Other ordinary expenses	-	(49)	(49)	(100.0%)
Other result from ordinary activities	7,226	7,003	223	3.2%
Total income	1,213,338	1,133,941	79,397	7.0%

In CHF thousands

	As at 31.12.2022	As at 31.12.2021	Variation	Variation in %
Operating expenses				
Personnel expenses	(610,123)	(554,675)	55,448	10.0%
General and administrative expenses	(216,502)	(199,785)	16,717	8.4%
Operating expenses	(826,625)	(754,460)	72,165	9.6%
Value adjustments on participations and depreciation of tangible and intangible fixed assets				
	(136,000)	(131,603)	4,397	3.3%
Changes to provisions and other value adjustments and losses	(9,474)	(3,403)	6,071	178.4%
Operating result	241,239	244,475	(3,236)	(1.3%)
Extraordinary income				
	29,250	111	29,139	-
Changes in reserves for general banking risks	(15,039)	-	15,039	100.0%
Taxes	(45,074)	(43,356)	1,718	4.0%
Group profit	210,376	201,230	9,146	4.5%
including minority shareholders' interests	150	106	44	41.5%

Consolidated balance sheet

In CHF thousands

	As at 31.12.2022	As at 31.12.2021
Assets		
Cash and cash equivalents	1,553,557	5,574,847
Due from banks	3,476,661	3,196,097
Due from securities financing transactions	1,777,545	364,460
Due from clients	8,389,859	10,491,593
Mortgages	2,351,902	2,171,942
Trading portfolio assets	191,619	1,660,339
Positive replacement values of derivative financial instruments	1,374,951	530,245
Other financial instruments at fair value	1,318,047	2,103,184
Financial investments	17,513,156	11,494,630
Accrued income and prepaid expenses	205,706	174,392
Non-consolidated participations	3,529	3,550
Tangible fixed assets	309,471	305,769
Intangible assets	233,767	218,650
Other assets	61,574	495,014
Total assets	38,761,344	38,784,712
Total subordinated claims	-	-

In CHF thousands

	As at 31.12.2022	As at 31.12.2021
Liabilities		
Due to banks	1,989,336	609,258
Liabilities from securities financing transactions	3,630,585	5,127,130
Due in respect of client deposits	26,949,521	26,487,668
Liabilities from trading portfolios	25	-
Negative replacement values of derivative financial instruments	1,413,056	1,050,003
Liabilities from other financial instruments at fair value	1,362,784	2,294,641
Bond issues and central mortgage institution loans	335,000	335,000
Accrued expenses and deferred income	357,342	313,395
Other liabilities	113,124	56,965
Provisions	39,027	32,484
Total liabilities	36,189,800	36,306,544
Reserves for general banking risks	230,413	215,375
Share capital	300,000	300,000
Capital reserves	867,336	867,336
Reserves and retained earnings	963,152	894,047
Minority interests in equity	267	180
Group profit	210,376	201,230
including minority shareholders' interests	150	106
Total equity	2,571,544	2,478,168
Total liabilities and equity	38,761,344	38,784,712
Total subordinated liabilities	-	-

Off-balance-sheet transactions

In CHF thousands

	As at 31.12.2022	As at 31.12.2021
Contingent liabilities	621,779	627,659
Irrevocable commitments	678,723	63,857
Liabilities to pay up shares and to make additional payments	746,745	1,008,314
Credit commitments (deferred payments)	1,412	4,090

Financial highlights for the Group

In CHF millions, unless otherwise stated

	As at 31.12.2022	As at 31.12.2021	Variation	Variation in %
Net profit	210.4	201.2	9.2	4.5%
Operating result	241.2	244.5	(3.3)	(1.3%)
Client assets (in CHF billions)	140.4	160.4	(20.0)	(12.5%)
Total operating income	1,213.3	1,133.9	79.4	7.0%
Net result from interest operations	320.1	206.9	113.2	54.8%
Net fees and commissions income	764.9	815.0	(50.1)	(6.2%)
Profit on trading operations and on fair value options	121.1	105.1	16.0	15.3%
Total operating expenses	826.6	754.5	72.1	9.6%
Personnel expenses	610.1	554.7	55.4	10.0%
General and administrative expenses	216.5	199.8	16.7	8.4%
Depreciation, value adjustments, provisions and losses	145.5	135.0	10.5	7.8%
Total assets	38,761.3	38,784.7	(23.4)	(0.1%)
Shareholders' equity	2,571.5	2,478.2	93.3	3.8%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	963.2	894.0	69.2	7.7%
Reserves for general banking risks	230.4	215.4	15.0	7.0%
Staff members (as at 31 December, FTE)	1,960	1,904	56.0	2.9%
Net profit per staff member (in CHF thousands)	107.3	105.7	1.6	1.5%
Operating cost/income ratio	68.1%	66.5%	-	-
Cost/income ratio after depreciation	79.3%	78.1%	-	-
Return on equity (ROE)	8.5%	8.4%	-	-
Shareholders' equity/total assets	6.6%	6.4%	-	-
Tier 1 capital ratio	26.7%	25.2%	-	-
Liquidity coverage ratio (LCR)	304.6%	274.5%	-	-
Leverage ratio (LERA)	5.6%	5.4%	-	-
Net stable funding ratio (NSFR)	194.2%	162.6%	-	-