



UNION BANCAIRE PRIVÉE

新闻稿

2023年上半年业绩

瑞士瑞联发布 2023 年上半年业绩，净利润 1.108 亿瑞士法郎

日内瓦/香港，2023年7月21日

- 瑞士瑞联 2023 年上半年管理资产总额保持稳定，达 1,406 亿瑞士法郎
- 营业收入 6.164 亿瑞士法郎，较 2022 年同期下降 0.7%
- 上半年税前经营利润为 1.380 亿瑞士法郎，较去年同期 1.369 亿瑞士法郎增长 0.8%

截至2023年6月底，瑞士瑞联（“集团”）管理资产总额保持稳定，达1,406亿瑞士法郎，较2022年末1,404亿瑞士法郎有所增长。这主要由于以主要货币计价的资产价格涨幅（增加42亿瑞士法郎），被瑞士法郎兑美元升值大幅抵销（减少35亿瑞士法郎）。

营业收入在今年上半年为6.164亿瑞士法郎，较去年同期的6.209亿瑞士法郎略有下降，减少0.7%。在近几次加息的支持下，净息差表现强劲，增长6,260万瑞士法郎（上升 43.3%），弥补了主要由于经纪业务相关活动减少导致的费用和佣金降低（下降12.5%）。

营业费用为4.148亿瑞士法郎，与去年同期4.117亿瑞士法郎基本持平，0.7%的小幅支出增长主要是由于商务差旅增加。集团在今年上半年的税前经营利润为1.380亿瑞士法郎，较去年同期1.369亿瑞士法郎增长0.8%；上半年净利润为1.108亿瑞士法郎，较去年同期1.126亿瑞士法郎下降1.6%。

截至2023年6月底，瑞士瑞联一级资本率为27.3%，短期流动性覆盖率（LCR）为262%，并且获得穆迪确认Aa2长期存款评级，充分反映了集团资产负债表的质量和财务实力。

瑞士瑞联首席执行官Guy de Picciotto表示：“今年上半年出现多项挑战，例如瑞士法郎汇率走强、通胀偏高以及利率急速上调等。尽管全球金融市场已经复苏，但客户往往倾向采取观望态度。我们的职责是关注和留意各个市场上的机会，并为身处世界各地的客户提供适合的解决方案。”

媒体联络：

Jennifer Ran (冉雪晶)

亚洲区媒体关系经理

+852 3701 9716

Jennifer.ran@ubp.com

关于瑞士瑞联（Union Bancaire Privée, UBP） – www.ubp.com

瑞士瑞联是全球领先以及资本实力雄厚的私人银行之一，一级资本率为27.3%。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2,008名员工，管理资产规模为1,406亿瑞士法郎（截至2023年6月30日）。

FINANCIAL RESULTS AS AT 30 JUNE 2023

(UNAUDITED ACCOUNTS)

Financial highlights for the Group

In CHF million, unless otherwise stated

	As at 30.06.2023	As at 30.06.2022	Variation	Variation in %
Half-year net profit	110.8	112.6	(1.8)	(1.6%)
Operating result	138.0	136.9	1.1	0.8%
Client assets (in CHF billion)	140.6	148.2	(7.6)	(5.1%)
Total operating income	616.4	620.9	(4.5)	(0.7%)
Net result from interest operations	207.0	144.5	62.6	43.3%
Net fees and commissions income	350.9	401.0	(50.1)	(12.5%)
Profit on trading operations and on fair value options	53.4	72.5	(19.1)	(26.4%)
Total operating expenses	414.8	411.7	3.0	0.7%
Personnel expenses	299.5	299.2	0.3	0.1%
General and administrative expenses	115.3	112.5	2.7	2.4%
Depreciation, value adjustments, provisions and losses	63.6	72.3	(8.6)	(12.0%)
	As at 30.06.2023	As at 31.12.2022	Variation	Variation in %
Total assets	37,931.4	38,761.3	(829.9)	(2.1%)
Shareholders' equity	2,550.5	2,571.5	(21.0)	(0.8%)
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	1,041.5	963.2	78.3	8.1%
Reserves for general banking risks	230.4	230.4	-	-
Operating cost / income ratio	67.3%	68.1%	-	-
Cost / income ratio after depreciation	77.6%	79.3%	-	-
Return on equity (ROE)	8.7%	8.5%	-	-
Shareholders' equity / total assets	6.7%	6.6%	-	-
Tier 1 capital ratio	27.3%	26.7%	-	-
Liquidity coverage ratio (LCR)	262.0%	304.6%	-	-
Leverage ratio (LERA)	5.8%	5.6%	-	-
Net stable funding ratio (NSFR)	186.0%	194.2%	-	-

Consolidated statement of income

In CHF thousands

	As at 30.06.2023	As at 30.06.2022	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	588,337	137,925	450,412	326.6%
Interest and dividends from financial investments	146,864	57,540	89,324	155.2%
Interest expense	(527,929)	(50,982)	476,947	935.5%
Gross result from interest operations	207,272	144,483	62,789	43.5%
Changes in value adjustments and provisions for default risks and losses from interest operations	(225)	-	225	-
Net result from interest operations	207,047	144,483	62,564	43.3%
Fees and commissions				
Commission income on securities trading and investment transactions	357,888	409,350	(51,462)	(12.6%)
Credit-related fees and commissions	1,560	1,568	(8)	(0.5%)
Other fees and commissions income	661	1,270	(609)	(48.0%)
Commission expense	(9,240)	(11,215)	(1,975)	(17.6%)
Fees and commissions	350,869	400,973	(50,104)	(12.5%)
Result from trading activities and the fair value option	53,405	72,512	(19,107)	(26.4%)
Other result from ordinary activities				
Result from the disposal of financial investments	(10)	879	(889)	(101.1%)
Income from participations	1,440	1,276	164	12.9%
of which, from other non-consolidated participations	1,440	1,276	164	12.9%
Result from real estate	377	348	29	8.3%
Other ordinary income	3,253	453	2,800	618.1%
Other ordinary expenses	(6)	-	6	(100.0%)
Other result from ordinary activities	5,054	2,956	2,098	71.0%
Total income	616,375	620,924	(4,549)	(0.7%)

In CHF thousands

	As at 30.06.2023	As at 30.06.2022	Variation	Variation in %
Operating expenses				
Personnel expenses	(299,504)	(299,197)	307	0.1%
General and administrative expenses	(115,268)	(112,537)	2,731	2.4%
Operating expenses	(414,772)	(411,734)	3,038	0.7%
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(61,818)	(64,228)	(2,410)	(3.8%)
Changes to provisions and other value adjustments and losses	(1,802)	(8,031)	(6,229)	(77.6%)
Operating result	137,983	136,931	1,052	0.8%
Taxes	(27,149)	(24,296)	2,853	11.7%
Half-year Group profit	110,834	112,635	(1,801)	(1.6%)
of which minority interests in Group profit	(127)	103	(230)	(223.3%)

Consolidated balance sheet

In CHF thousands

	As at 30.06.2023	As at 31.12.2022 (audited)
Assets		
Cash and cash equivalents	1,013,636	1,553,557
Due from banks	3,414,460	3,476,661
Due from securities financing transactions	760,415	1,777,545
Due from clients	7,631,258	8,389,859
Mortgages	2,163,895	2,351,902
Trading portfolio assets	7,631	191,619
Positive replacement values of derivative financial instruments	1,460,763	1,374,951
Other financial instruments at fair value	1,246,175	1,318,047
Financial investments	19,340,559	17,513,156
Accrued income and prepaid expenses	290,224	205,706
Non-consolidated participations	3,352	3,529
Tangible fixed assets	305,961	309,471
Intangible assets	213,561	233,767
Other assets	79,496	61,574
Total assets	37,931,386	38,761,344
Total subordinated claims	-	-

In CHF thousands

As at 30.06.2023	As at 31.12.2022 (audited)
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Liabilities

Due to banks	3,038,476	1,989,336
Liabilities from securities financing transactions	3,846,493	3,630,585
Due in respect of client deposits	24,902,513	26,949,521
Liabilities from trading portfolios	1	25
Negative replacement values of derivative financial instruments	1,195,661	1,413,056
Liabilities from other financial instruments at fair value	1,405,674	1,362,784
Bond issues and central mortgage institution loans	335,000	335,000
Accrued expenses and deferred income	342,140	357,342
Other liabilities	279,478	113,124
Provisions	35,402	39,027
Total liabilities	35,380,838	36,189,800

Reserves for general banking risks	230,413	230,413
Share capital	300,000	300,000
Capital reserves	867,336	867,336
Reserves and retained earnings	1,041,457	963,152
Minority interests in equity	508	267
Half-year/annual Group profit	110,834	210,376
of which minority interests in Group profit	(127)	150
Total equity	2,550,548	2,571,544

Total liabilities and equity	37,931,386	38,761,344
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Total subordinated liabilities	-	-
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Off-balance-sheet transactions

In CHF thousands

As at 30.06.2023	As at 31.12.2022 (audited)
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Contingent liabilities	503,612	621,779
Irrevocable commitments	725,562	678,723
Liabilities to pay up shares and to make additional payments	653,271	746,745
Credit commitments (deferred payments)	269	1,412