



UNION BANCAIRE PRIVÉE

新聞稿

2023 年上半年業績

瑞士瑞聯銀行發布 2023 年上半年業績，錄得純利 1.108 億瑞士法郎

日內瓦 / 香港, 2023年7月21日

- 瑞聯銀行管理資產總額保持穩定，截至 2023 年上半年為 1,406 億瑞士法郎
- 企業收入在今年上半年為 6.164 億瑞士法郎，較 2022 年同期下降 0.7%
- 集團在 2023 年上半年的稅前營業利潤為 1.380 億瑞士法郎，較去年同期的 1.369 億瑞士法郎增長 0.8%

瑞聯銀行（「集團」）截至2023年6月底管理資產總額保持穩定，達1,406億瑞士法郎，較2022年12月底的1,404億瑞士法郎有所增長，這主要由於以主要貨幣計價的資產價格漲幅（上漲42億瑞士法郎），大幅為瑞士法郎兌美元升值的影響所抵銷（下降35億瑞士法郎）。

企業收入在今年上半年為6.164億瑞士法郎，較去年同期的6.209億瑞士法郎稍低0.7%。儘管客戶交易活動減少導致來自費用和佣金的收益下降12.5%，但淨利息收益受惠於近期的加息行動而大幅增長6,260萬瑞士法郎（上升 43.3%），有助於彌補影響。

營業費用在今年上半年為4.148億瑞士法郎，與去年同期的4.117億瑞士法郎相若，0.7%的小幅支出增長主要由於商務公幹活動回升。集團在今年上半年的稅前營業利潤為1.380億瑞士法郎，較去年同期的1.369億瑞士法郎增長0.8%；至於今年上半年純利為1.108億瑞士法郎，較去年同期的1.126億瑞士法郎下降1.6%。

截至2023年6月底，瑞聯銀行的一級資本比率為27.3%，短期流動性覆蓋比率（LCR）為262%，並且獲得穆迪確認Aa2長期存款評級，充分印證集團資產負債表的質素和財務強健性。

瑞聯銀行執行長Guy de Picciotto表示：「今年上半年出現多項挑戰，例如瑞士法郎匯率走強、通脹偏高和利率急速上調等。儘管全球金融市場已經復甦，但客戶往往傾向採取觀望態度。我們的職責是關注和留意在各個市場呈現的機會，並為身處世界各地的客戶提供合適的解決方案。」

媒體垂詢：

Jennifer Ran (冉雪晶)

亞洲區媒體關係經理

+852 3701 9716

Jennifer.ran@ubp.com

關於瑞士瑞聯銀行(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，一級資本比率為27.3%。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個地點聘用約2,008名員工，管理資產1,406億瑞士法郎（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)
---------------------	----------------------------------

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
-------------------------------------	-------------------	-------------------

Total subordinated liabilities	-	-
---------------------------------------	----------	----------

Off-balance-sheet transactions

In CHF thousands

As at 30.06.2023	As at 31.12.2022 (audited)
---------------------	----------------------------------

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