



UNION BANCAIRE PRIVÉE

新聞稿

2023 年全年業績

瑞聯銀行發布 2023 年全年財報，淨獲利按年上升 6.4% 至 2.238 億瑞士法郎

日內瓦, 2024 年 1 月 22 日

- 瑞聯銀行在2023年全年淨獲利2.238億瑞士法郎，比2022年的2.104億瑞士法郎成長6.4%
- 營業獲利為2.692億瑞士法郎，較前一年的2.412億瑞士法郎成長11.6%。
- 總收入上升1.1%至12.27億瑞士法郎
- 管理資產總值為 1,400 億瑞士法郎
- 集團第一類資本比率為28.9%

瑞聯銀行（「集團」）管理資產總值以瑞士法郎計保持穩定，達 1,400 億瑞士法郎（截至 2022 年底為 1,404 億瑞士法郎）。來自市場效應的 76 億瑞士法郎進賬以及新資金淨流入 29 億瑞士法郎的正面因素，因瑞士法郎兌主要貨幣（尤其是美元）升值的負面影響而被全數抵銷。以美元計，集團管理資產總值成長 9.7% 至 1,664 億美元（2022 年底為 1,517 億美元）。

集團總收入為 12.27 億瑞士法郎，相比 2022 年的 12.13 億瑞士法郎成長 1.1%。儘管私人客戶交易活動減少導致費用和佣金淨收益下降 7.2%，而交易業務的獲利（包括外匯）亦下跌 11.5%，但淨利息收益受惠於近期的升息行動而大幅成長 8,110 萬瑞士法郎（上升 25.3%），得以彌補影響。

營業費用維持於 8.328 億瑞士法郎（上升 0.8%），主要用於招聘和投資於科技等範疇。至於營業獲利為 2.692 億瑞士法郎，較 2022 年的 2.412 億瑞士法郎成長 11.6%。

2023 年，集團淨獲利為 2.238 億瑞士法郎，較前一年的 2.104 億瑞士法郎成長 6.4%；至於營業成本/收益率為 67.9%（2022 年為 68.1%）。

集團資產負債表保持穩定，截至 2023 年底總額為 374 億瑞士法郎，能夠繼續推動內生成長和外部發展計劃。集團第一類資本比率上升至 28.9%（2022 年底為 26.7%），並且仍然遠高於《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。短期流動性覆蓋率（LCR）為 313.9%，而穆迪也維持對集團 Aa2 長期存款評等，印證集團的財務強健性。

瑞聯銀行執行長 Guy de Picciotto 表示：「儘管匯率效應負面，但由於我們有超過一半的客戶是以美元計價，使得集團業績展現韌性，並彰顯我們拓展國際市場的實力。我們仍然專心致志地為私人 and 機構客戶，在全球提供最優質的投資管理產品及服務。以此為念，我們在 2023 年於亞洲和瑞士進行了多項新招聘，同時在壯大投資組合管理能力方面作出顯著投資。雖然 2024 年的前景仍將跌宕起伏，憑著旗下團隊的堅定承擔，配合與別不同的產品及服務，我們將能夠繼續在優先市場鞏固業務足跡。」

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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 28.9%。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 2,094 名員工，管理資產 1,400 億瑞士法郎（截至 2023 年 12 月 31 日）。

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FINANCIAL RESULTS AS AT 31 DECEMBER 2023

(UNAUDITED ACCOUNTS)

Financial highlights for the Group

In CHF millions, unless otherwise stated

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
Net profit	223.8	210.4	13.4	6.4%
Operating result	269.2	241.2	28.0	11.6%
Client assets (in CHF billions)	140.0	140.4	(0.4)	(0.3%)
Total operating income	1,226.9	1,213.3	13.6	1.1%
Net result from interest operations	401.2	320.1	81.1	25.3%
Net fees and commissions income	709.9	764.9	(55.0)	(7.2%)
Profit on trading operations and on fair value options	107.2	121.1	(13.9)	(11.5%)
Total operating expenses	832.8	826.6	6.2	0.8%
Personnel expenses	606.5	610.1	(3.6)	(0.6%)
General and administrative expenses	226.4	216.5	9.9	4.6%
Depreciation, value adjustments, provisions and losses	124.9	145.5	(20.6)	(14.2%)
Total assets	37,395.9	38,761.3	(1'365.4)	(3.5%)
Shareholders' equity	2,654.6	2,571.5	83.1	3.2%
Share capital	300.0	300.0	-	-
Capital reserves	867.3	867.3	-	-
Reserves and retained earnings	1,041.4	963.2	78.2	8.1%
Reserves for general banking risks	221.5	230.4	(8.9)	(3.9%)
Staff members (as at 31 December, FTE)	2,094	1,960	134.0	6.8%
Net profit per staff member (in CHF thousands)	106.9	107.3	(0.4)	(0.4%)
Operating cost / income ratio	67.9%	68.1%	-	-
Cost / income ratio after depreciation	77.8%	79.3%	-	-
Return on equity (ROE)	8.7%	8.5%	-	-
Shareholders' equity / total assets	7.1%	6.6%	-	-
Tier 1 capital ratio	28.9%	26.7%	-	-
Liquidity coverage ratio (LCR)	313.9%	304.6%	-	-
Leverage ratio (LERA)	6.2%	5.6%	-	-
Net stable funding ratio (NSFR)	187.1%	194.2%	-	-

Consolidated statement of income

In CHF thousands

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
Consolidated statement of ordinary income and expenses on banking operations				
Result from interest operations				
Interest and discount income	1,248,289	482,161	766,128	158.9%
Interest and dividends from financial investments	344,713	146,733	197,980	134.9%
Interest expense	(1,191,000)	(303,771)	887,229	292.1%
Gross result from interest operations	402,002	325,123	76,879	23.6%
Changes in value adjustments and provisions for default risks and losses from interest operations	(817)	(5,000)	(4,183)	(83.7%)
Net result from interest operations	401,185	320,123	81,062	25.3%
Fees and commissions				
Commission income on securities trading and investment transactions	727,254	778,930	(51,676)	(6.6%)
Credit-related fees and commissions	3,139	3,711	(572)	(15.4%)
Other fees and commissions income	1,995	3,853	(1,858)	(48.2%)
Commission expense	(22,536)	(21,619)	917	4.2%
Fees and commissions	709,852	764,875	(55,023)	(7.2%)
Result from trading activities and the fair value option	107,191	121,114	(13,923)	(11.5%)
Other result from ordinary activities				
Result from the disposal of financial investments	1,715	2,326	(611)	(26.3%)
Income from participations	1,580	2,901	(1,321)	(45.5%)
Result from real estate	809	715	94	13.1%
Other ordinary income	4,595	1,284	3,311	257.9%
Other ordinary expenses	(22)	-	22	100.0%
Other result from ordinary activities	8,677	7,226	1,451	20.1%
Total income	1,226,905	1,213,338	13,567	1.1%

In CHF thousands

	As at 31.12.2023	As at 31.12.2022	Variation	Variation in %
Operating expenses				
Personnel expenses	(606,490)	(610,123)	(3,633)	(0.6%)
General and administrative expenses	(226,353)	(216,502)	9,851	4.6%
Operating expenses	(832,843)	(826,625)	6,218	0.8%
Value adjustments on participations and depreciation of tangible and intangible fixed assets	(122,041)	(136,000)	(13,959)	(10.3%)
Changes to provisions and other value adjustments and losses	(2,827)	(9,474)	(6,647)	(70.2%)
Operating result	269,194	241,239	27,955	11.6%
Extraordinary income	718	29,250	(28,532)	(97.5%)
Changes in reserves for general banking risks	8,900	(15,039)	(23,939)	(159.2%)
Taxes	(54,979)	(45,074)	9,905	22.0%
Group profit	223,833	210,376	13,457	6.4%
including minority shareholders' interests	(113)	150	(263)	(175.3%)

Consolidated balance sheet

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
Assets		
Cash and cash equivalents	1,340,560	1,553,557
Due from banks	2,449,055	3,476,661
Due from securities financing transactions	1,016,373	1,777,545
Due from clients	7,382,106	8,389,859
Mortgages	2,084,346	2,351,902
Trading portfolio assets	6,585	191,619
Positive replacement values of derivative financial instruments	1,086,773	1,374,951
Other financial instruments at fair value	900,965	1,318,047
Financial investments	20,139,603	17,513,156
Accrued income and prepaid expenses	286,839	205,706
Non-consolidated participations	3,308	3,529
Tangible fixed assets	304,511	309,471
Intangible assets	183,891	233,767
Other assets	211,016	61,574
Total assets	37,395,931	38,761,344
Total subordinated claims	-	-

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
Liabilities		
Due to banks	1,968,509	1,989,336
Liabilities from securities financing transactions	5,341,561	3,630,585
Due in respect of client deposits	23,939,950	26,949,521
Liabilities from trading portfolios	-	25
Negative replacement values of derivative financial instruments	1'440'987	1,413,056
Liabilities from other financial instruments at fair value	1'117'354	1,362,784
Bond issues and central mortgage institution loans	335'000	335,000
Accrued expenses and deferred income	497'643	357,342
Other liabilities	63'484	113,124
Provisions	36'825	39,027
Total liabilities	34,741,313	36,189,800
Reserves for general banking risks	221,513	230,413
Share capital	300,000	300,000
Capital reserves	867,336	867,336
Reserves and retained earnings	1,041,446	963,152
Minority interests in equity	490	267
Group profit	223,833	210,376
including minority shareholders' interests	(113)	150
Total equity	2,654,618	2,571,544
Total liabilities and equity	37,395,931	38,761,344
Total subordinated liabilities	-	-

Off-balance-sheet transactions

In CHF thousands

	As at 31.12.2023	As at 31.12.2022
Contingent liabilities	462,617	621,779
Irrevocable commitments	517,813	678,723
Liabilities to pay up shares and to make additional payments	710,242	746,745
Credit commitments (deferred payments)	155	1,412