



UNION BANCAIRE PRIVÉE

新闻稿

2022 年全年业绩

瑞士瑞联发布 2022 年全年业绩，净利润增长 4.5% 达 2.104 亿瑞士法郎

日内瓦，2023 年 1 月 23 日

- 瑞士瑞联 2022 年全年净利润 2.104 亿瑞士法郎，较去年同期 2.012 亿瑞士法郎增长 4.5%
- 营业收入同比增长 7.0% 达 12.13 亿瑞士法郎
- 管理资产总额截至 2022 年末为 1,404 亿瑞士法郎

经历了 2022 年金融市场大幅调整以及瑞士法郎兑欧元和英镑转强的不利汇率因素，截至 2022 年 12 月末，瑞士瑞联（“集团”）的管理资产总额为 1,404 亿瑞士法郎（较 2021 年下降 12.5%）。

集团新资金净流入为 9 亿瑞士法郎，主要来自整合此前收购的 Danske Bank International 业务和私人客户资金流入所推动，抵销了主要由机构投资者产生的资金流出。

营业收入在 2022 年同比增长 7.0% 达 12.13 亿瑞士法郎，主要由于近期的央行加息，带动集团净利息收益率上升。此外，由外汇交易带来的利润增长了 1,600 万瑞士法郎，表现强劲，有助于弥补私人客户交易活动放缓导致的费用和佣金减少（下跌 6.2%）的影响。

截至 2022 年末，营业费用为 8.266 亿瑞士法郎，较去年同期的 7.545 亿瑞士法郎增长 9.6%，新增支出主要来自与收购 Millennium Banque Privée（2021 年 11 月）和 Danske Bank International（2022 年 1 月）交易相关的特殊费用，还用于在重点市场（包括东欧、中东和亚洲）招聘新团队的重大投资计划。

集团在 2022 年的净利润为 2.104 亿瑞士法郎，较去年同期的 2.012 亿瑞士法郎增长 4.5%；成本/收益率为 68.1%（2021 年为 66.5%）。

此外，集团因出售一项少数股权获得 2,930 万瑞士法郎的非常收入，这笔一次性收入被一般银行储备增加、价值调整和贬值，以及额外拨备所完全抵销。

集团资产负债表保持稳定，截至 2022 年末总额为 388 亿瑞士法郎，能够继续推动内生增长和外部发展计划。集团一级资本率为 26.7%，远高于《巴塞尔协定 III》（Basel III）及瑞士金融市场监督管理局（FINMA）的最低要求，短期流动性覆盖率（LCR）为 304.6%，而穆迪也维持对集团 Aa2 长期存款评级，进一步凸显集团强健的财务状况。

瑞士瑞联首席执行官 Guy de Picciotto 表示：“我们 2022 年的业绩表明集团拥有稳健强大的基础。我非常感谢团队在如此波动的环境中砥砺前行，继续与客户携手共进，并且推陈出新开发创新投资方案。尽管当前的阻力可能较多来自于周期性而非结构性因素，但我们必须为不可预知的又一年做好准备。瑞士瑞联专注于管理风险，同时因时制宜地优化一系列投资方案，把握在新市场格局中的机遇。与此同时，集团坚定地在人力资本上投入资源，继续罗致贤才壮大我们的专业能力，以为机构和私人客户提供卓越服务。事实证明，我们的业务韧性让我们能够保持长期投资实力，并且持续在全球推进我们的增长策略。”



UNION BANCAIRE PRIVÉE

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关于瑞士瑞联银行 (Union Bancaire Privée, UBP)

瑞士瑞联银行是全球领先以及资本实力最雄厚的私人银行之一，一级资本率为26.7%。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1,960名员工，管理资产规模为1,404亿瑞士法郎（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%	-	-