



英皇資本集團有限公司 Emperor Capital Group Limited

於百慕達註冊成立之有限公司 (股份代號: 717)
Incorporated in Bermuda with limited liability (Stock Code: 717)

Company Profile

Company Background

- Established in 1993, Emperor Capital Group (stock code: 717.HK) is a well-known financial institution in Hong Kong and provides a one-stop financial services

Wealth Solutions

Global Investment



Wealth Management



Asset Management



Corporate Finance



Loans & Financing



Competitive Strengths

Unique Group Synergies

- Tap into excellent brand reputation, by enjoying well recognition of “Emperor” in Chinese-speaking communities and its synergies effect with intra-group companies

Solid Fundamentals

- Established for more than 30 years, “Emperor Capital Group” is a prestigious HK based financial institution comprising HK and mainland investors. More than 50% of existing customers have been staying with us for over 10 years
- Create dynamic business model and enhance customers’ value by providing one-stop financial services

Focused Customer Reach

- HK based financial institution is more flexible in satisfying the actual demand of high net worth clients, to provide diversified financial products and services

High Degree of Professionalism

- Full license covering wide range of financial services
- Comprise of highly qualified and experienced professionals



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Business Overview

Overview

- Provide a variety of investment strategies and tools with an aim to help clients in devising investment portfolios for achieving their financial goals
- As at 31 March 2024, other than a headquarter and a branch in Hong Kong, the Group operated 3 liaison offices in mainland China, which were located in Beijing, Shanghai and Guangzhou, respectively

Global Investment

Comprehensive Global Broking Services

Full Range of
Securities & Derivatives Products

Capital Markets - ECM Deals - Institutional Sales
- DCM Deals

Cover 15 Major Global
Securities & Futures Markets

Margin Financing & Short Selling

Other Wealth Products - Funds - Structured Product
- Insurance Broking

Leverage & Project Financing

Wealth Management

- Create customized and robust investment portfolio for high net worth clients, offering comprehensive financial products to satisfy their needs at different stages



Asset Management

- Offer a comprehensive range of investment products and services, ranging from private investment funds and personalised discretionary investment portfolio management services to investment information services
- The service team comprises experienced professionals who are familiar with both local and global financial markets and possess abundant investment experiences across international markets and asset classes

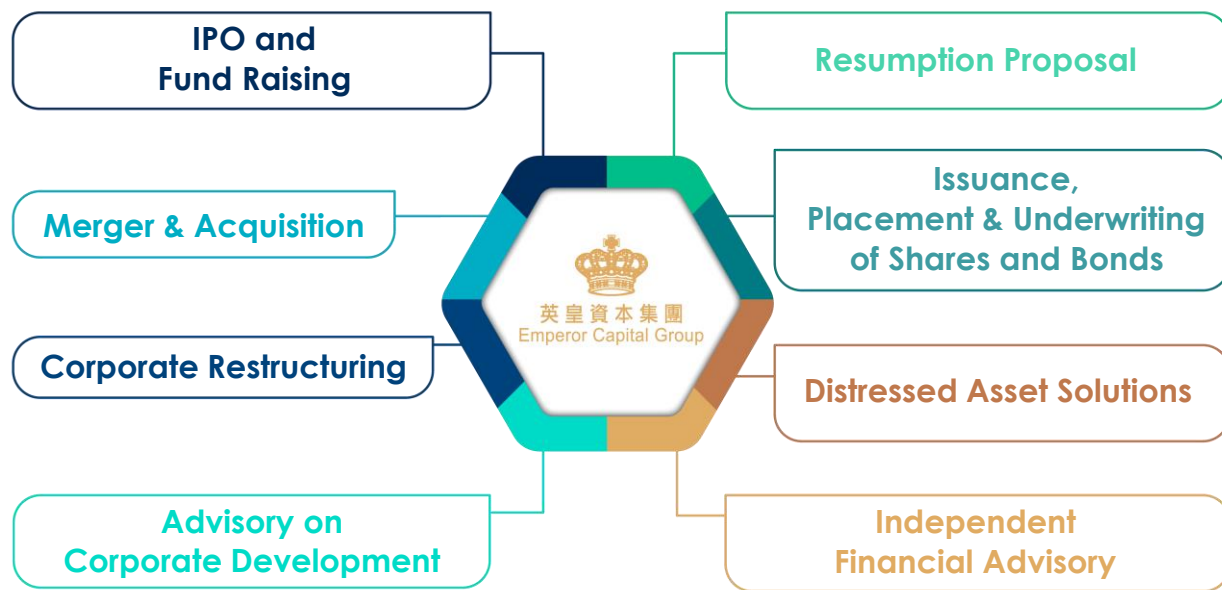


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Business Overview

Corporate Finance



Loans & Financing

Term Loan: Bridging Loan and Structured Loan

- Provide tailor-made loan services and one-stop financial advisory services to substantial shareholders of listed companies for their asset reorganisation or M&A projects
- Controlling stakes of listed companies are usually pledged as collateral

Consumer Mortgage

- Loan period: 1 year - 2 years
- Surging market demand for both re-financing and new property purchase consumer mortgages from Licensed Money Lenders due to tightening of mortgage lending guidelines issued by HKMA to all retail banks
- Focus on first and secondary mortgages under a balanced risk-return approach



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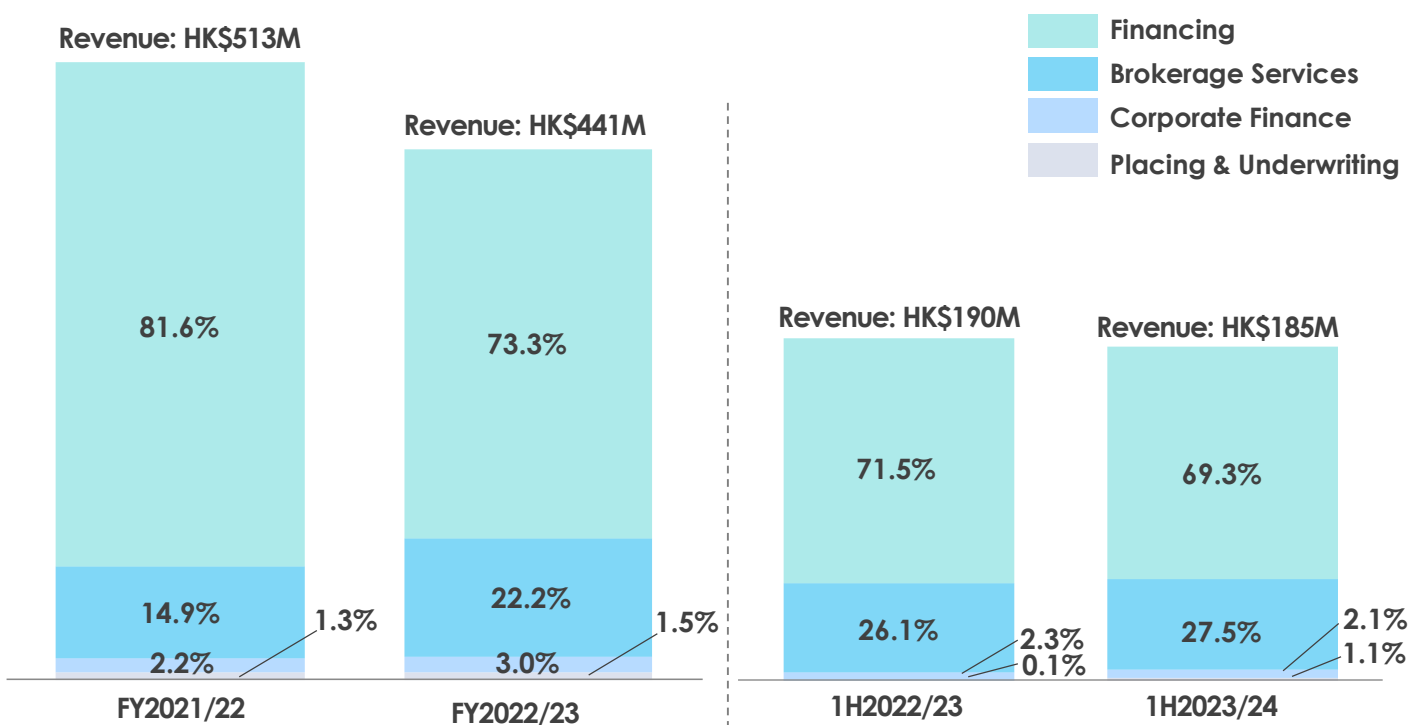
Financial Overview

Financial Summary

HK\$ million	FY2021/22	FY2022/23	1H2022/23	1H2023/24	Changes
Total Revenue	512.8	441.0	190.3	185.4	- 2.6%
Impairment Allowance*	590.1	403.6	47.8	57.4	+ 20.1%
Net Profit/(Loss)	(299.2)	(160.6)	45.2	41.6	- 8.0%
Basic Earnings/(Loss) Per Share (HK cents)	(4.44)	(2.38)	0.67	0.62	- 7.5%

* Represents the net impairment allowances for margin loans, other loans and advances

Segmental Performance





英皇資本集團有限公司
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於百慕達註冊成立之有限公司(股份代號:717)
Incorporated in Bermuda with limited liability (Stock Code:717)

Financial Overview

Cost Structure

% of Total Revenue	FY2021/22	FY2022/23	1H2022/23	1H2023/24
Staff Cost	14.2%	16.3%	18.8%	19.5%
Commission and Fee Expenses	7.1%	7.0%	8.3%	5.9%
Interest Expense	5.2%	3.4%	4.0%	1.7%
Advertising Cost	0.4%	0.6%	0.7%	1.0%

Key Financial Indicators

HK\$ million	@30 Sep		@31 Mar
	2022	2023	2024
Net Asset Value	3,550.3	3,389.5	3,431.2
Bank Balances and Cash	1,020.8	1,162.3	1,251.7
Total Loan Book	2,960.4	2,450.1	2,178.7
Bank Borrowings	430.0	210.0	Nil
Gearing Ratio (As a % of total borrowings over total equity)	12.1%	6.2%	Zero

The average cost of funding in 1H2023/24 was 4.5% (1H2022/23: 5.3%; FY2022/23: 5.6%)



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Future Strategies and Corporate Awards

Future Strategies

Wealth Solutions	Global Investment <ul style="list-style-type: none"> Expand sales team of brokerage services Further develop new generation trading APP by tapping into WealthTech territory Provide investment products at OTC that offer superior value to high net worth clients and professional investors Diversify resources on ECM, DCM and Global Market Bond Dealers
	Wealth Management <ul style="list-style-type: none"> New Capital Investment Entrant Scheme (New CIES) – Drawing upon our extensive 20 years expertise, delivering exceptional service and providing expert guidance of the highest caliber High net worth client services – Provide tailor-made solutions to meet the unique needs and objectives of clients with the support of a variety of global market products
	Asset Management <ul style="list-style-type: none"> Set up various funds with different investment strategies to enrich asset management business Offer cross-border investment related services for high net worth clients and institutions Develop investment portfolio management and discretionary investment management continuously by providing quality services and cutting-edge technology
Corporate Finance	<ul style="list-style-type: none"> Proactively venture into emerging fields of clientele, such as green finance, technological innovation, and sustainable development, to enrich traditional corporate financing services Enhance the quality of customer service, foster strong client relationships, and deliver bespoke solutions and quality service experiences
Loans & Financing	<ul style="list-style-type: none"> Explore further business opportunities in loan product offerings against alternate collaterals Adjust the interest rates on loan products more promptly to enhance returns while maintaining competitiveness

Corporate Awards



Hong Kong Service Awards
East Week
2023



CAPITAL Merits of Achievements in Banking & Finance 2022
Capital Magazine
2011 to 2023



Outstanding Corporate Strategy Award
East Week
2013, 2015, 2017, 2019 & 2021



Wealth Solutions Award of Excellence
Now BNC
2023



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Shareholding Structure & Track Record

Shareholding Structure



Sound Track Record

- Active engagement in corporate transactions and IPO projects

中国光大银行
CHINA EVERBRIGHT BANK

歐化國際有限公司
Ulferts International Limited

新傳企劃
NEW MEDIA LAB

中國民生銀行
CHINA MINSHENG BANKING CORP., LTD.

周大福
CHOW TAI FOOK

東方企控集團有限公司
ORIENTAL ENTERPRISE HLDGS LTD

大禹金融控股有限公司
DA YU FINANCIAL HOLDINGS LIMITED

國華集團
CHINA BEST

中策集團有限公司
China Strategic Holdings Limited

英皇國際集團有限公司
Emperor International Holdings Limited

怡園酒莊
GRACE VINEYARD

太平洋酒吧集團控股有限公司
Bar Pacific Group Holdings Limited

PAUL Y

國家聯合資源控股有限公司
NATIONAL UNITED RESOURCES HOLDINGS LIMITED

利寶閣

协同通信
SYNERTONE

環球信貸
GICL

中國燃氣
CHINAGAS

東方滙財證券國際控股有限公司
ORIENT SECURITIES INTERNATIONAL HOLDINGS LIMITED
股份代號 Stock Code: 8001

結好金融集團有限公司
GET NICE FINANCIAL GROUP LIMITED

信都國際租賃
METROPOLIS

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