



# 英皇證券集團有限公司 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 Background

- Established in 1993, Emperor Capital Group (stock code: 717.HK) is a renowned HK-based financial institution, with remarkable development from a local brokerage house to an all-rounded financial institution



**BROKERAGE**



**WEALTH  
MANAGEMENT**



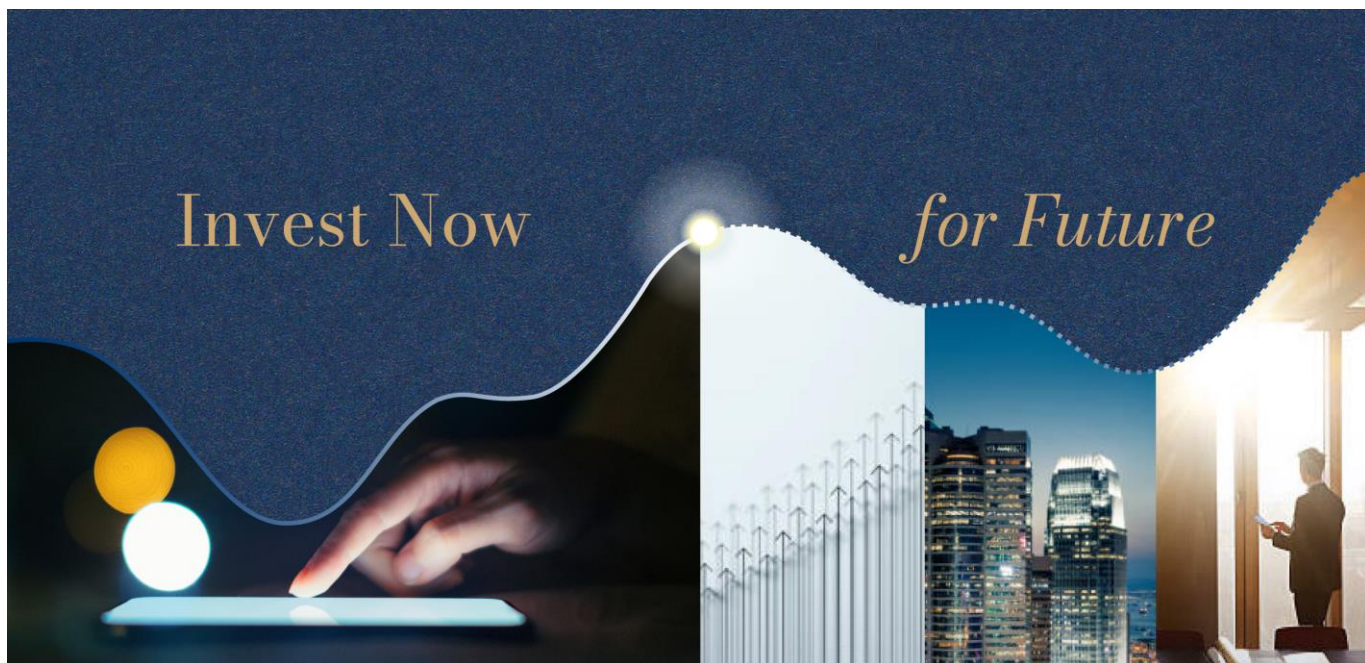
**ASSET  
MANAGEMENT**



**CORPORATE  
FINANCE**



**LOANS &  
FINANCING**



### Investor Relations Contacts

Anna Luk  
Group IR Director  
Direct Line: 852-2835 6783  
Email: [annaluk@EmperorGroup.com](mailto:annaluk@EmperorGroup.com)

Janice Au  
Group IR Manager  
Direct Line: 852-2835 6799  
Email: [janiceau@EmperorGroup.com](mailto:janiceau@EmperorGroup.com)



英皇證券集團有限公司  
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 Background

Shareholding Structure



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

Focused Customer Reach

- Comparing with international investment banks, HK based financial institution can tailor the services and is more flexible in satisfying the demand of small and medium cap and 2nd/3rd tier listed issuers

Solid Fundamentals

- Established for more than 20 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

High Degree of Professionalism

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

Branch Network as at 30 September 2022

2 Branches in Hong Kong

- Mongkok
- Sha Tau Kok

3 Liaison Offices in mainland China

- Beijing
- Guangzhou
- Shanghai

Head Office in Hong Kong

23-24/F, Emperor Group Centre, 288 Hennessy Road, Wan Chai



英皇證券集團有限公司  
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)

Loan & Financing Service

Portfolio of Financing Segment

Term Loan: Bridging loan and structured loan

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

Margin Financing

- Traditional source of financing, the borrowing power depending on the quality of the underlying securities
- Borrowing power ranges from 10% to 70%, with margin interest rates varies from P+3% to P+8%
- Its performance depends on the turnover of equity market, which serves as a relatively stable source of income

Others: Mortgage, tax loan and petty loan

- Loan period: 1 year - 2 years
- Surging demand for re-mortgage loan from licensed money lenders due to the banks' tightening control over mortgage lending in response to adjustment in property valuation

Bridging Loan Market

Solid Clientele Base

Riding on the renowned reputation of "Emperor" and "Emperor Capital Group", we have established a solid base of clientele comprising 2nd tier and 3rd tier listed companies over the years with abundant experience in local market.

Abundant Market Opportunities

Surging demand for bridging loan which usually ties up huge amount per each transaction.



Interest Income

Monthly interest rate ranges from 1.5% to 3.5%, with loan period from three to nine months.

Prudent Risk

Thorough assessment on the collaterals to minimise the default risk.



英皇證券集團有限公司  
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)

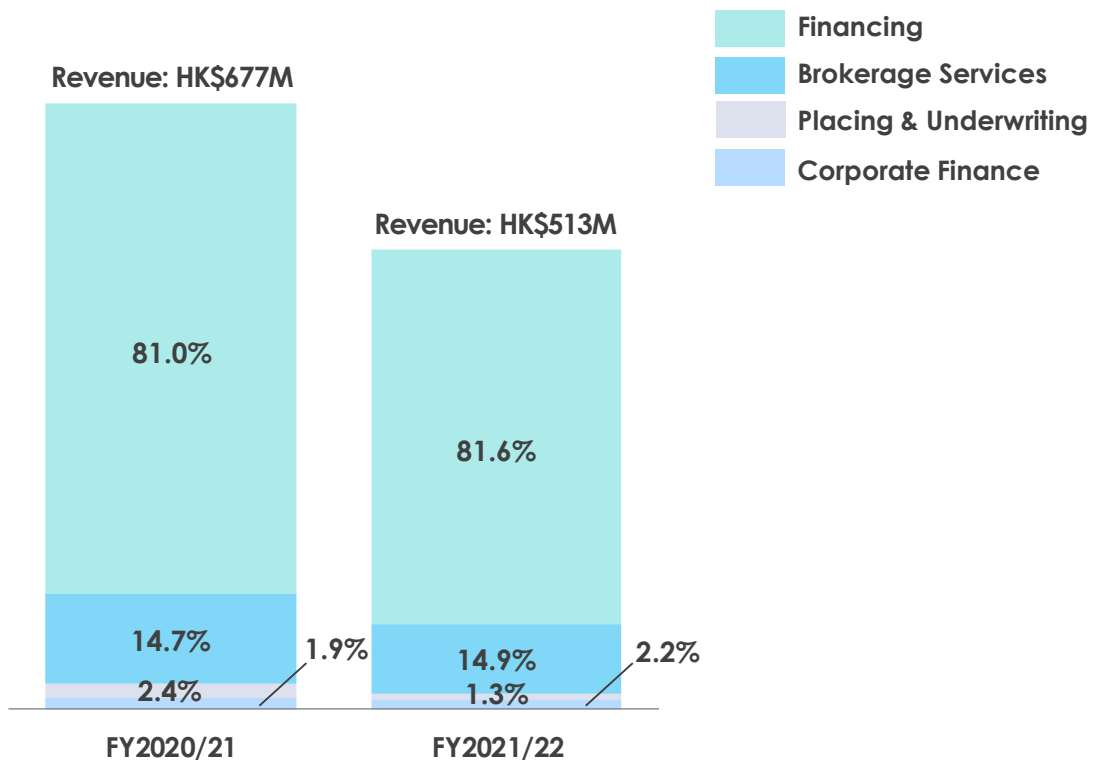
## Financial Overview

### Financial Summary

HK\$ million	FY2020/21	FY2021/22
Revenue	676.8	512.8
Impairment Allowance*	939.3	590.1
Net Loss	576.1	299.2
Basic Loss Per Share (HK cents)	8.55	4.44

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

### Segmental Performance





英皇證券集團有限公司  
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)

## Financial Summary

### Cost Structure

% of Total Revenue	FY2020/21	FY2021/22
Staff Cost	11.5%	<b>14.2%</b>
Commission and Fee Expenses	7.3%	<b>7.1%</b>
Interest Expense	10.6%	<b>5.2%</b>
Advertising Cost	0.2%	<b>0.4%</b>

### Key Financial Indicators

HK\$ million	@30 Sep	
	2021	2022
Net Asset Value	3,849.6	<b>3,550.3</b>
Bank Balances and Cash	1,024.0	<b>1,020.8</b>
Total Loan Book, excluding IPO financing	3,726.2	<b>2,960.4</b>
Total Borrowings, excluding IPO financing	869.1	<b>430.0</b>
- Bank Borrowings, excluding IPO financing	370.0	<b>430.0</b>
- Unsecured Bonds	499.1	<b>0</b>
Gearing Ratio (As a % of total borrowings over total equity)	22.6%	<b>12.1%</b>

The average cost of funding in FY2021/22 was 3.0% (FY2020/21: 4.1%)



英皇證券集團有限公司  
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)

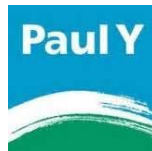
Strong Clientele

Solid Customer Database

- Established a solid and loyal base of customers from Hong Kong and mainland China
- Serving over 1,200 CIES customers to facilitate application of residence in Hong Kong
- Active trading activities with average daily turnover reaching HK\$117 million in FY2021/22 (FY2020/21: HK\$170 million)

Sound Track Record

- Active engagement in corporate transactions and IPO projects





英皇證券集團有限公司  
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)

Future Strategies & Awards

Future Strategies

Retail  
Customer  
Market

- Update the frontend and backend trading systems further and diversify the digital offerings
- Optimise the trading experience for customers and enhance the Group's retail market segment competitiveness

Wealth  
Management  
Business

- Strengthen its wealth management business development by offering more unique and quality investment funds and bond products and services to its clients, in addition to insurance services
- Enrich clients' investment portfolios and enhance their investment experience

New Business  
Opportunities

- Explore opportunities in developing more diversity of financial products, as well as engaging in more corporate exercises and fund raising activities
- Seek for strategic cooperation partners to achieve synergy and jointly capture the market opportunities in Hong Kong and mainland China

Awards



Hong Kong Leaders' Choice 2018 –  
Excellent Brand of Financial Instituting Services  
*Metro Finance*  
2018



The Greater China Super Brands Award  
*East Week*  
2012, 2014, 2016, 2018, 2020



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



“Best in Brokerage”  
Capital Merits of Achievements in  
Banking & Finance Awards  
*Capital Magazine* 2011-2022



HKIRA 4<sup>th</sup> Investor Relations Award  
Certificate of Excellence  
*Hong Kong Investor Relations Association*  
2018



Hong Kong Outstanding Enterprise  
*Economic Digest*  
2013, 2015, 2017