



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 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

Focused Customer Reach

- Comparing with international investment banks, HK based financial institution is more flexible in satisfying the actual demand of 2nd/3rd tier listed issuers, which are more active than 1st tier giant listed corporations

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

Global Investment

- 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 30 September 2023, the Group operated 2 branches in Hong Kong and 3 liaison offices in mainland China, which are located in Beijing, Shanghai and Guangzhou, respectively

Comprehensive Global Broking Services

Cover 15 major global securities & futures markets

Full range of securities & derivatives products

Other wealth products
- Funds
- Insurance broking
- Structured product

Capital markets
- ECM deals
- DCM deals
- Institutional sales

Margin financing & short selling

Leverage & project financing

Wealth Management

- Provide tailor-made balanced wealth management solutions to high net worth clients for satisfying their personal needs and financial goals
- Offer a series of life insurance products, covering personal protection, wealth accumulation, education fund planning and retirement planning, helping clients achieve different objectives in different stages of life
- Provide comprehensive services which covers professional advisory services of permissible investments and regular reporting under Capital Investment Entrant Scheme (CIES)

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 Advisory Services



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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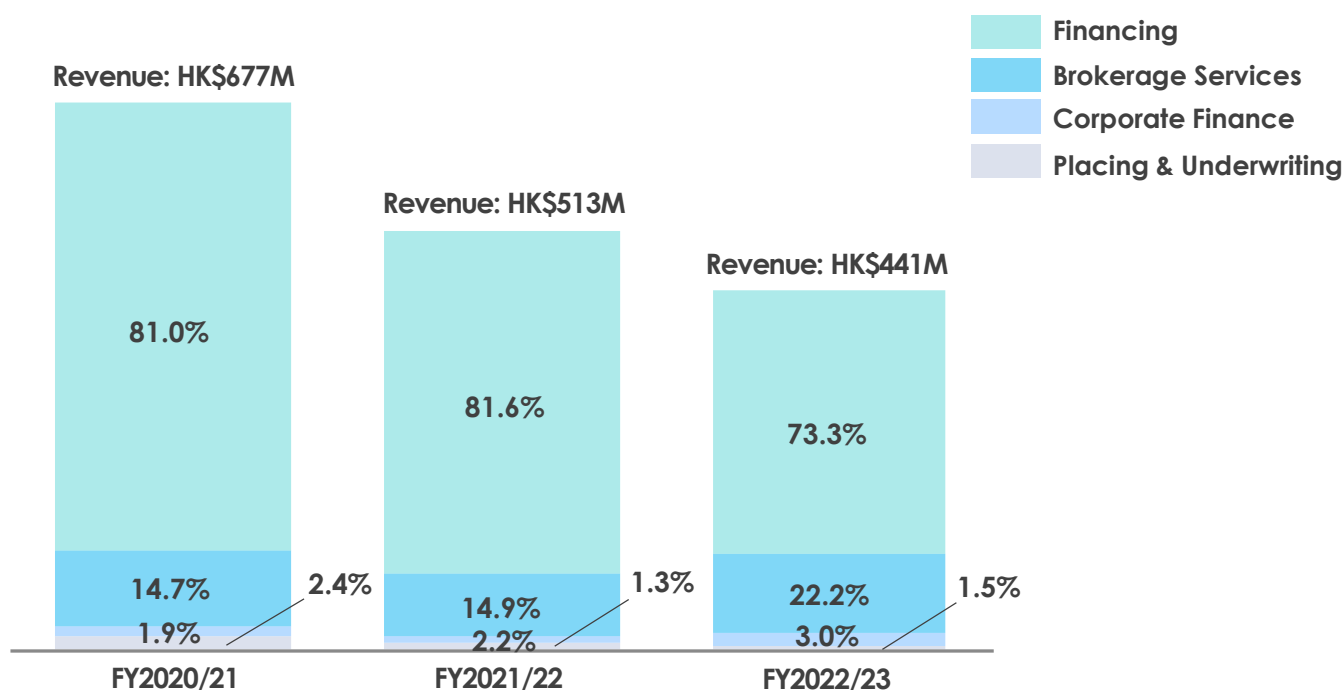
Financial Overview

Financial Summary

HK\$ million	FY2020/21	FY2021/22	FY2022/23
Total Revenue	676.8	512.8	441.0
Impairment Allowance*	939.3	590.1	403.6
Net Loss	576.1	299.2	160.6
Basic Loss Per Share (HK cents)	8.55	4.44	2.38

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

Segmental Performance





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Financial Overview

Cost Structure

% of Total Revenue	FY2020/21	FY2021/22	FY2022/23
Staff Cost	11.5%	14.2%	16.3%
Commission and Fee Expenses	7.3%	7.1%	7.0%
Interest Expense	10.6%	5.2%	3.4%
Advertising Cost	0.2%	0.4%	0.6%

Key Financial Indicators

HK\$ million	@30 Sep		
	2021	2022	2023
Net Asset Value	3,849.6	3,550.3	3,389.5
Bank Balances and Cash	1,024.1	1,020.8	1,162.3
Total Loan Book	3,726.2	2,960.4	2,450.1
Bank Borrowings	370.0	430.0	210.0
Gearing Ratio (As a % of total borrowings over total equity)	22.6%	12.1%	6.2%

The average cost of funding in FY2022/23 was 5.6% (FY2020/21: 4.1%; FY2021/22: 3.0%)



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Future Strategies and Corporate Awards

Future Strategies

Wealth Solutions

Global Investment

- Brokerage services – Expand sales team
- New generation trading APP – Tap into WealthTech territory
- Enhance products list – Expand product offerings to enrich wealth management business

Wealth Management

- Capital Investment Entrant Scheme (CIES) – Poised to gain advantages with the launch of the upcoming new CIES riding on its 20 years of experience
- 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

- Establish new investment fund – Capture market opportunities
- Promote discretionary account – Provide premium services to high net worth clients

Corporate Finance

- Strengthen the recurring income stream
- Partake in fund raising projects with multiple roles involvement

Loans & Financing

- 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

Emperor Group

42.72%

Public

57.28%



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Sound Track Record

- Active engagement in corporate transactions and IPO projects



歐化國際有限公司
Ulferts International Limited



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



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



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

CHINA BEST
國華集團



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

GRACE VINEYARD
怡園酒莊

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



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



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
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