



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

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

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



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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 31 March 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
- Prime broking

Capital markets
- ECM deals
- DCM deals

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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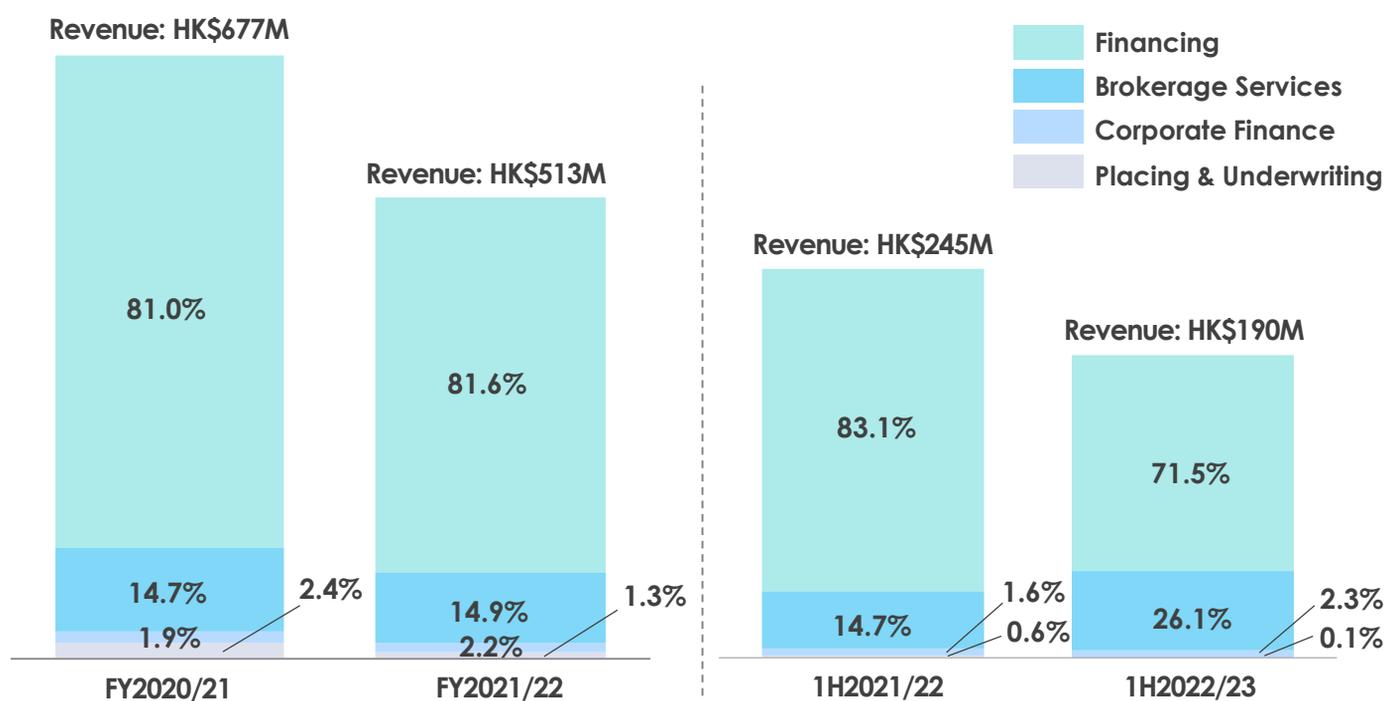
Financial Overview

Financial Summary

HK\$ million	FY2020/21	FY2021/22	1H2021/22	1H2022/23	Changes
Total Revenue	676.8	512.8	244.8	190.3	- 22.3%
Impairment Allowance*	939.3	590.1	161.8	47.8	- 70.5%
Net Profit/(Loss)	(576.1)	(299.2)	(35.0)	45.2	Turnaround
Basic Earnings/(Loss) Per Share (HK cents)	(8.55)	(4.44)	(0.52)	0.67	N/A

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

Segmental Performance





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Financial Overview

Cost Structure

% of Total Revenue	FY2020/21	FY2021/22	1H2021/22	1H2022/23
Staff Cost	11.5%	14.2%	17.0%	18.8%
Commission and Fee Expenses	7.3%	7.1%	8.3%	8.3%
Interest Expense	10.6%	5.2%	5.9%	4.0%
Advertising Cost	0.2%	0.4%	0.1%	0.7%

Key Financial Indicators

HK\$ million	@30 Sep		@31 Mar
	2021	2022	2023
Net Asset Value	3,849.6	3,550.3	3,595.6
Bank Balances and Cash	1,024.1	1,020.8	984.3
Total Loan Book	3,726.2	2,960.4	2,892.5
Bank Borrowings	370.0	430.0	310.0
Gearing Ratio (As a % of total borrowings over total equity)	22.6%	12.1%	8.6%

The average cost of funding in 1H2022/23 was 5.3% (1H2021/22: 3.6%; 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
- Investment education – Arrange online and offline seminars via “Sun Channel”, a self-operated financial channel on YouTube

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



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



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



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



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Shareholding Structure & Track Record

Shareholding Structure



Sound Track Record

- Active engagement in corporate transactions and IPO projects

Bank 中国光大银行 CHINA EVERBRIGHT BANK

Uferts 歐化 歐化國際有限公司 Uferts International Limited

China Min Sheng Banking Corp., Ltd. 中國民生銀行

周大福 CHOW TAI FOOK

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

Paul Y

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

利寶閣

SYNERTONE 协同通信

GICL 環球信貸

CHINAGAS 中國燃氣

ORIENT 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

METROPOLIS 信都國際租賃

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