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9 March 2026

Ad hoc announcement pursuant to Article 53 of the SIX Exchange Regulation Listing Rules

News Release

UBS publishes 2025 Annual Report

Zurich, 9 March 2026 – UBS Group AG has published its Annual Report, presenting fully audited results for the year ending 31 December 2025. The report outlines UBS's strategy, business performance, governance and compensation, as well as its risk and capital management. It also provides an overview of the 2025 regulatory environment and the progress of the Credit Suisse integration. An excerpt of the 2025 Annual Report will be published in German on 12 March 2026.

As per the audited results, UBS's net profit attributable to shareholders for 2025 was USD 7,767 million, diluted earnings per share were USD 2.36, and the CET1 capital ratio was 14.4%. All figures are unchanged compared to the unaudited results published on 4 February 2026.

Colm Kelleher, Chairman of the Board of Directors, said: "I am pleased with our excellent financial performance and the continued strong progress in integration throughout 2025. Group invested assets rose 15% YoY and exceeded USD 7 trillion. We have maintained our leading role in supporting the Swiss economy, granting or renewing CHF 80 billion of loans in 2025. Our compensation framework remains largely unchanged from the previous year, as we continue to foster a strict pay-for-performance approach. This is closely aligned with the success of our strategy and the sustainable, long-term value we create for our shareholders."

Sergio P. Ermotti, Group CEO, said: "The year 2025 proved another pivotal chapter for UBS. We helped clients navigate a complex global environment, delivered excellent financial performance, fulfilled our commitments to stakeholders, and rewarded shareholders with attractive capital returns. We also made decisive progress with the integration of Credit Suisse, one of the most complex mergers in banking history. This further strengthened our position as the world's only truly global wealth manager and Switzerland's leading bank, supported by leading capabilities in asset management and investment banking."

In parallel, UBS has published its annual Sustainability Report, which provides details on UBS's sustainability and impact strategy, including how the firm meets clients' sustainable finance and investing needs and supports them in the transition to a low-carbon world. This year's report highlights the significant progress made toward scope 1 and 2 net-zero ambitions and scope 3 lending sector decarbonization targets. It also sets out how UBS considers climate-related risks and opportunities across the firm, including how climate risk considerations have been integrated into traditional risk management and control frameworks. This supports a consistent and forward-looking approach, aligned with regulatory expectations and international best practices.

In addition, UBS AG and UBS Switzerland AG have also published their annual reports today.

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The reports, along with associated disclosures, are available at www.ubs.com/annualreporting. They are filed with the US Securities and Exchange Commission (Form 20-F for the annual reports of UBS Group AG and UBS AG, and Form 6-K for all other reports). Shareholders may request a hard copy of the UBS Group AG and UBS AG annual audited financial statements free of charge.

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