UBS leads the way in wealth management

Corporate profile for 3Q22

Building on its history of over 150 years, UBS is committed to bringing its global resources to bear on the portfolios of high net worth individuals to help them pursue their wealth management goals. Today, as a world-leading global wealth manager with 2.7 trillion in invested assets across the entire wealth spectrum, we are strongly positioned to help our clients address their sophisticated needs and the realities of the global economy. Our dedicated Financial Advisors deliver customized solutions so that our clients can reach their goals no matter what the environment is like.

The UBS approach to managing wealth

- **Exclusive research.** The Global Wealth Management Chief Investment Office (GWM CIO) team combines insights from global research professionals and local expertise to give clients access to our best investment thinking. Informed by a rigorous investment process, GWM CIO’s insights help clients make better investment decisions in a rapidly changing global marketplace.

- **Global solutions.** Our clients’ complex needs drive the solutions we provide. We offer a great variety of solutions across a wide range of products and platforms.

- **Top-ranked Financial Advisors.** To help clients pursue their ultimate goals, our Financial Advisors provide comprehensive strategies and solutions based on an understanding of clients’ objectives and risk tolerance, and the financial plans they create together.

Strong and well-capitalized

UBS remains financially strong, with solid long-term credit ratings. UBS has a Basel III common equity tier 1 (CET1) capital ratio of 14.4% as of September 30, 2022. The Basel III framework is a global regulatory standard on bank capital adequacy, stress testing and market liquidity risk; implemented by each country, it is designed to improve the banking sector’s ability to absorb shocks arising from financial and economic stress.

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UBS's estimate based on published invested assets and internal estimates.

UBS Global Wealth Management invested assets as of September 30, 2022.

Many of the UBS Financial Advisors are recognized on a number of industry lists and rankings, such as Barron’s Top 1,200, Barron’s Top 100 and Barron’s Top Women Financial Advisors.
Global Wealth Management (GWM)¹

<table>
<thead>
<tr>
<th>Performance (USD million)</th>
<th>3Q22</th>
<th>2Q22</th>
<th>3Q21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenues</td>
<td>4,786</td>
<td>4,677</td>
<td>4,992</td>
</tr>
<tr>
<td>Pre-tax profit</td>
<td>1,453</td>
<td>1,157</td>
<td>1,516</td>
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<table>
<thead>
<tr>
<th>Assets (USD billion)</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Invested assets</td>
<td>2,655</td>
<td>2,811</td>
<td>3,198</td>
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</table>

GWM Americas

<table>
<thead>
<tr>
<th>Performance (USD million)</th>
<th>3Q22</th>
<th>2Q22</th>
<th>3Q21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total revenues</td>
<td>2,661</td>
<td>2,639</td>
<td>2,733</td>
</tr>
<tr>
<td>Pre-tax profit</td>
<td>537</td>
<td>397</td>
<td>559</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets (USD billion)</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Invested assets</td>
<td>1,523</td>
<td>1,569</td>
<td>1,736</td>
</tr>
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</table>

UBS Group AG key corporate figures

<table>
<thead>
<tr>
<th></th>
<th>3Q22</th>
<th>2Q22</th>
<th>3Q21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invested assets (USD billion)</td>
<td>3,706</td>
<td>3,912</td>
<td>4,432</td>
</tr>
<tr>
<td>Return on common equity tier 1 capital (%)³</td>
<td>15.5</td>
<td>18.9</td>
<td>20.8</td>
</tr>
<tr>
<td>Market capitalization (USD million)²</td>
<td>46,674</td>
<td>52,475</td>
<td>55,423</td>
</tr>
</tbody>
</table>

¹ Total across all business divisions

J.D. Power 2022 US Full-Service Investor Satisfaction Study

#1 in Client Satisfaction with Full-Service Wealth Management Firms

UBS received the highest score in the J.D. Power 2022 US Full-Service Investor Satisfaction Study of investors’ satisfaction with full-service investment firms. The study was conducted between November 2021 and January 2022 and is based on responses from 4,396 investors who make investment decisions with a financial advisor. Eighteen firms receiving 100 or more completed surveys were eligible to be included in the ranking. Visit jdpower.com/awards for more details. J.D. Power rankings may not be representative of any one client’s experience because it reflects an average of the overall sample and represents only a small percentage of the total number of UBS clients. The ranking is not indicative of future performance. The J.D. Power 2022 US Full-Service Investor Satisfaction Study is independently conducted, and the participating firms do not pay to participate. Use of study results in promotional materials is subject to a license fee.

Industry Recognition

Euromoney Awards for Excellence

- Latin America’s best bank for wealth management (2022)

The Euromoney Awards for Excellence are based on information Q2 of the prior year to Q1 of the award year. UBS paid a license fee for these ratings.

Euromoney Private Banking and Wealth Management Survey (#1 rankings, peer review basis)

- Best Private Banking Services Overall—Global (2016 – 2021)*
- Ultra High Net Worth clients (2016 – 2020)
- High Net Worth clients (2015 – 2022)
- Philanthropic Advice (2015 – 2022)
- International Clients (2015 – 2022)
- Next Generation (2020 – 2022)
- Serving Business Owners (2020)
- Technology—Data Management and Security (2020 – 2022)
- Technology—Innovative or Emerging Technology (2020 – 2022)

The Euromoney Private Banking and Wealth Management Surveys are based on information Q2 of the award year. UBS paid a license fee for these ratings.

PWM/The Banker Global Private Banking Awards

- Best Global Private Bank (2017, 2020, 2021)*
- Best Private Bank for Chief Investment Office (2021)**
- Best Private Bank for UHNW Clients (2017, 2019)
- Best Private Bank for Sustainable Investing (2018 – 2020)*
- Best Private Bank for Entrepreneurs (2018)

The PWM/The Banker Global Private Banking Awards are based on information April to June of the award year. UBS paid a license fee for these ratings.

* The ratings apply to UBS AG which is the parent company of UBS Financial Services Inc. and do not relate to the quality of the advisor’s investment advice.

** New award category added in 2021.

For more information on third party rating methodologies, please visit ubs.com/us/en/designation-disclosures.

For the complete list of UBS private bank and wealth management awards: Click here.
Comparatives may differ as a result of adjustments following organizational changes, restatements due to the retrospective adoption of new accounting standards or changes in accounting policies, and events after the reporting period.

Refer to the “Performance targets and capital guidance” section of our Annual Report 2020 and 2021 for more information about our performance targets.

Refer to the “Share information and earnings per share” section of the firm’s 3Q22 and 3Q21 reports for more information.

Important information about brokerage and advisory services.
As a firm providing wealth management services to clients, UBS Financial Services Inc. offers investment advisory services in its capacity as an SEC-registered investment adviser and brokerage services in its capacity as an SEC-registered broker-dealer. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that you understand the ways in which we conduct business and that you carefully read the agreements and disclosures that we provide about the products or services we offer. For more information, please review the client relationship summary provided at ubs.com/relationshipssummary.

This document contains “forward-looking statements,” including, but not limited to, management’s outlook for UBS’s financial performance and statements relating to the anticipated effect of transactions and strategic initiatives on UBS’s business and future development. While these forward-looking statements represent UBS’s judgments and expectations concerning the matters described, a number of risks, uncertainties and other important factors could cause actual developments and results to differ materially from UBS’s expectations. Additional information about those factors is set forth in documents furnished or filed by UBS with the US Securities and Exchange Commission, including UBS Group AG’s financial quarterly reports. UBS is not under any obligation to (and expressly disclaims any obligation to) update or alter its forward-looking statements, whether as a result of new information, future events or otherwise. The information contained in this document is provided solely for information purposes, and is not to be construed as a solicitation of an offer to buy or sell any securities or other financial instruments in Switzerland, the United States or any other jurisdiction. No investment decision relating to securities of or relating to UBS Group AG or its affiliates should be made on the basis of this document. Refer to our quarterly and annual reports for more information. These reports are available at ubs.com/investors. No representation or warranty is made or implied concerning, and UBS assumes no responsibility for, the accuracy, completeness, reliability or comparability of the information contained herein relating to third parties, which is based solely on publicly available information. UBS undertakes no obligation to update the information contained herein.

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