

A leading global wealth manager

2Q24 Corporate profile

Why UBS? For more than 160 years, UBS has been guiding clients through a wide range of market opportunities and financial challenges. Our excellence comes from nurturing the best of our heritage, delivering our expertise through wealth management and financial advice that is finely crafted to help clients achieve their goals. Today, UBS is stronger than ever.

“We are optimistic about our future as we build an even stronger and safer version of UBS.”

Sergio P. Ermotti
UBS Group CEO

Strength and stability

Our solid foundation gives clients the confidence to pursue what’s most important

A-

Long-term credit rating¹
by Standard & Poor’s

Top scores from major agencies reinforce our stability for clients

\$5.9 trn

Invested assets²

We perform regular “stress tests” designed to safeguard your holdings

\$76 bn

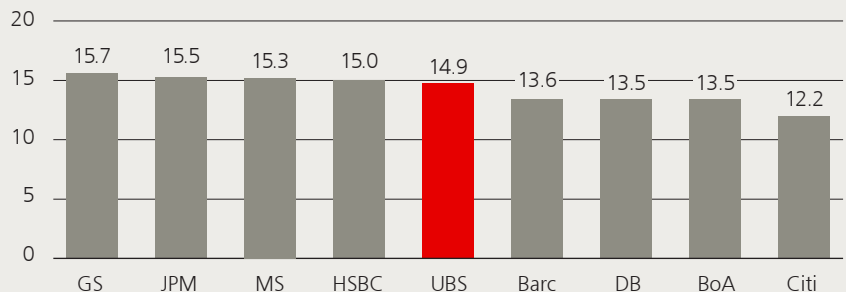
Capital reserves³

Strong reserves exist precisely to help protect our clients’ assets, and substantially exceed what’s required

A strong capital ratio

Our proven ability to withstand financial challenges and weather market uncertainty.

BIS Basel III common equity tier 1 ratio—fully applied
As of June 30, 2024



Source: Companies’ reporting

For more information, see disclaimers on following page and “Capital Management” section in our quarterly and annual reports available at ubs.com/investors.



Advice, access and trusted relationships

UBS is a leader in serving high net worth and ultrahigh net worth individuals and families, business owners and corporate employees

UBS Financial Advisors:

- Focus on what’s most important to you and your family
- Offer meticulous advice, backed by the strength of UBS
- Deliver access to our leading global capabilities
- Provide timely investment insights from markets and economies around the world

Together, you and your Advisor can build a financial plan driven solely by your goals and supported by sophisticated tailored solutions.

World-class solutions

We harness our global resources to address clients’ sophisticated needs

Planning

- Education planning
- Estate planning
- Insurance and annuities
- Retirement planning
- Wealth planning

Investing

- Alternative investing
- Inclusive investing
- Institutional consulting
- Portfolio management
- Structured solutions
- Sustainable investing

Giving

- UBS Philanthropy
- UBS Optimus Foundation

Banking

- Mortgage planning
- Cash management
- Commercial financing
- Savings
- Securities-backed lending
- Credit cards

Private Wealth Management

- Advanced tax planning
- Family advisory & philanthropy

Workplace Wealth Solutions

- Financial wellness
 - Retirement plan services
 - Equity plan services
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See how we can help you have confidence
in your financial future

Connect with your UBS Financial Advisor directly.

UBS Optimus Foundation is a global network of separately organized and regulated tax-exempt charitable organizations founded and managed by UBS that engage in a broad range of charitable and philanthropic activities around the world.

The proceeds of a UBS Bank USA mortgage loan cannot be deposited into a UBS securities account, used to purchase, carry or trade in securities, or to repay any debt to any affiliate of UBS Bank USA. Purchase, rate/term refinance and cash-out refinance are permitted with the exception of cash-out refinance in the state of Texas

All residential mortgage products are only offered by UBS Bank USA, Member FDIC, NMLS No. 947868. NMLS Consumer Access available at <https://nmlsconsumeraccess.org/>. All loans are subject to underwriting, credit and property approval. Please note that not all mortgage products are available in all states, or for all loan amounts. Other restrictions and limitations may apply. UBS Bank USA currently offers residential mortgage loans within the 50 states of the United States of America and the District of Columbia.

UBS Financial Services Inc. and its employees (including Financial Advisors) do not take mortgage loan applications, do not offer mortgage loans and do not negotiate terms of mortgage loans.

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Borrowing using securities as collateral involves special risks, is not suitable for everyone and may not be appropriate for client needs. All loans are subject to credit approval, margin requirements, and margin call and other risks; credit lines may be subject to breakage fees. For a full discussion of the risks associated with borrowing using securities as collateral, clients should review the Loan Disclosure Statement included in their application package/account opening package. **UBS Financial Services Inc. (UBS-FS) and its Financial Advisors have a financial incentive to recommend the use of securities backed loans, rather than the sale of securities to meet cash needs because we receive compensation related to the loan as well as the investments used to secure the loan.** We benefit if your client draw down on their loan to meet liquidity needs rather than sell securities or other investments, and have a financial incentive to recommend products or manage an account in order to maximize the amount of the loan. UBS-FS and its Financial Advisors and employees offer banking and lending products to clients through our affiliates and third-party banks in our capacity as a broker-dealer and not as an investment adviser.

UBS Bank USA, UBS-FS, their employees and affiliates do not provide legal or tax advice. Clients should contact their personal tax and/or legal advisors regarding their particular situations, including the legal and tax implications of borrowing using securities as collateral for a loan.



¹ S&P: Issuer Credit Ratings: [details](#) UBS AG also received ratings of A3 and A from Moody's and Fitch, respectively.

² UBS Group invested assets as of June 30, 2024.

³ As of June 30, 2024, UBS has CET1 capital of USD 76bn.

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