A leading global wealth manager

4Q25 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

We believe our solid foundation gives clients the confidence to pursue what's most important

A-

Long-term credit rating[1]
by Standard & Poor's

Top scores from major agencies reinforce our stability for clients

$7 trn

Invested assets[2]

We perform regular "stress tests" designed to help safeguard your holdings

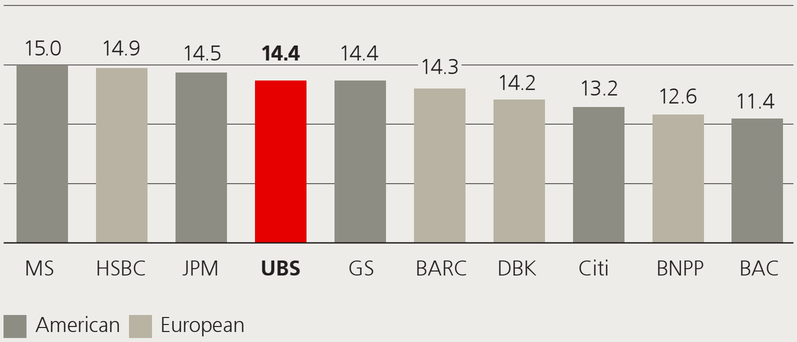
$71 bn

Capital reserves[3]

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

A strong capital ratio
Our demonstrated ability to withstand financial challenges and weather market uncertainty.

BIS Basel III comon equity tier 1 ratio—fully applied
As of December 31, 2025



Sources: Public disclosures.

Note: CET1 ratio on a standardized basis for US peers.

For more information, see disclaimers and "Capital Management" section in our quarterly and annual reports available at ubs.com/investors.

UBS

Advice, access and long-lasting relationships

UBS is a leader in serving high net worth and ultra high 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.

Robust solutions

We harness our global resources to address clients' sophisticated needs

Planning

– Education planning
– Estate planning strategies
– Insurance and annuities
– Retirement planning
– Wealth planning

Investing

– Alternative investing
– Inclusive investing
– Institutional consulting
– Portfolio management
– Structured solutions

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

Giving

– UBS Philanthropy
– UBS Optimus Foundation

The UBS Optimus Foundation is a global network of separately organized and regulated, tax-exempt, charitable organizations, founded and managed by UBS, that make grants and other financial contributions to implementing partner organizations aligned with their values and objectives.

See how we can help you have confidence in your financial future

Connect with your UBS Financial Advisor directly.

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 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.

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EQUAL HOUSING LENDER

[1] Details UBS Group AG also received ratings of A3 and A from Moody's and Fitch, respectively.
[2] UBS Group AG invested assets as of December 31, 2025.
[3] As of December 31, 2025, UBS has CET1 capital of USD $71bn.

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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 to you about the products or services we offer. For more information, please review the client relationship summary provided at **ubs.com/relationshipsummary**, or ask your UBS Financial Advisor for a copy.

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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Various products and services use terms or labels related to sustainable investments. However, industry standards and terminology related to sustainable investments will differ and are evolving. Therefore, you should carefully review the offering materials to understand how a particular product or strategy approaches sustainable investing and if the approach aligns with your goals and objectives.

At UBS Financial Services Inc., we continue to develop our standards and framework for sustainable investing. We believe sustainable investment strategies should have an explicit focus on sustainability objectives or outcomes. However, we do not review every product to determine consistency with our standards, nor do all products that we make available align with our approach. Your UBS Financial Services Inc. Financial Advisor can assist you in identifying products that we have reviewed and determined to be consistent with our standards.

Additional considerations and risks: Sustainable investments across geographies and styles approach the integration of environmental, social and governance factors and other sustainability considerations and incorporate the findings in a variety of ways. Sustainable investing-related strategies may or may not result in favorable investment performance and the strategy may forego favorable market opportunities in order to adhere to sustainable investing-related strategies or mandates. Issuers may not necessarily meet high performance standards on all aspects of sustainability considerations. In addition, there is no guarantee that a product's sustainable investing-related strategy will be successful. Companies, as well as related investment strategies, face increasing risks associated with different and evolving industry and regulatory standards as well as public sentiment toward sustainable and diversity approaches; these risks include, but are not limited to, becoming the subject of investigations and enforcement actions, litigation, public boycott, and reputational harm.

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