

A leading global wealth manager

1Q24 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

\$5.8+ trn

Invested assets²

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

\$78 bn

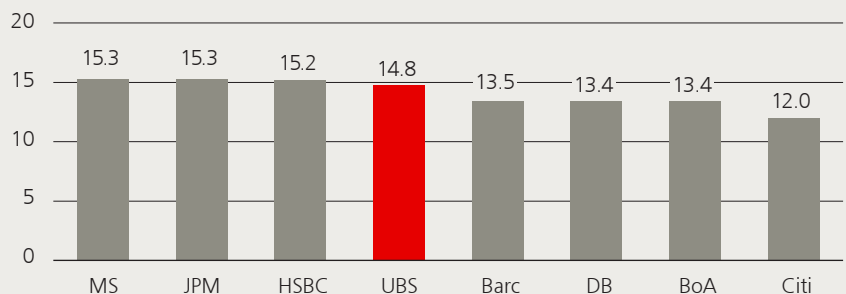
Capital reserves³

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 capital ratio (%)—fully applied*
As of March 31, 2024



Source: Company and UBS reporting

* All figures are fully applied. UBS and CS are based on Swiss SRB Basel III, other European peers are based on Basel III under CRD IV, while US peers are based on Basel III under advanced approach.

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 HNW and UHNW individuals and families, business owners and corporate employees

UBS Financial Advisors:

- Focus on what’s most important to you and your family
- Offer expert 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

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

Connect with your UBS Financial Advisor directly.

Industry recognition

UBS is consistently honored by peers for excellence in serving clients

PWM/The Banker

Published by the *Financial Times*

Best

– Global Private Bank 2023

– Chief Investment Office in Private Banking 2023

The PWM/The Banker Global Private Banking Awards are based on information from January to December of the prior year. UBS paid a license fee for use of the rating. The awards apply to UBS AG, which is the parent company of UBS Financial Services Inc. and relates to the strength and capability of the global organization. It does not relate to the quality of our investment advice.

Euromoney

#1

– in Private Banking for High Net Worth clients
2015 – 2022

– in ESG and Impact Investing
2015 – 2022

– in Family Office Services
2016 – 2018
2020 – 2022

The *Euromoney* Private Banking and Wealth Management Surveys are based on information from Q4 of the prior year. UBS paid a license fee for use of the rating. The awards apply to UBS AG, which is the parent company of UBS Financial Services Inc. and relates to the strength and capability of the global organization. It does not relate to the quality of our investment advice.

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 March 31, 2024.

³ As of March 31, 2024, UBS has CET1 capital of USD 78bn.

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

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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.

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