

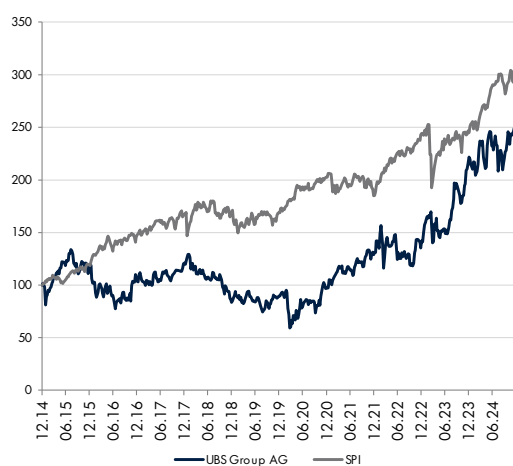
Stock Information

Price	30.11.2024	CHF	28
Market Capitalisation (mn)		CHF	98'600
Average Daily Volume (last 3 months)			5'255'906
52 weeks High / Low		30	23
ISIN		CH0244767585	
Bloomberg Code		UBSG SW	

Management

Chairman	Colm Kelleher
CEO	Sergio P Ermotti
CFO	Todd Tuckner

10 years evolution (weekly data, rebased to CHF)



1Y Forward PE



Stock absolute and relative performance (CHF)

In %	Absolute	Relative *
1 month	7.3	7.6
3 months	9.7	14.7
6 months	0.0	2.0
YTD	12.0	4.4
1 year	18.7	8.6
2023	55.6	49.5
2022	7.7	24.2

*relative to Benchmark

Description

UBS Group provides financial services to private, corporate, and institutional clients. The Company offers investment, retail, and corporate and institutional banking, as well as holistic wealth management planning and asset management services. UBS Group also offers securities services such as fund administration and third-party fund management.

Key Figures (USD)

	12/21	12/22	12/23	12/24e	12/25e
Sales	35'394	34'563	40'834	47'708	47'336
variation		-2.3%	18.1%	16.8%	-0.8%
Net interest income	6'704	6'622	7'296	3'601	3'503
Total non interest income	30'545	28'748	35'693	7'300	10'364
variation		-5.9%	24.2%	-79.5%	42.0%
EBIT	9'484	9'604	28'739	13'219	14'069
variation		1.3%	199.2%	-54.0%	6.4%
PBT	9'484	9'604	29'916	6'829	9'078
Net earnings	7'457	7'630	#N/A N/A	4'846	6'616
Total loans	420'767	405'887	663'142	663'142	663'142
St and Lt investments	223'483	220'093	341'382	341'382	341'382
Total assets	1'117'182	1'104'364	1'717'246	1'717'246	1'717'246
Shareholders equity	61'002	57'218	86'639	86'639	86'639
Total deposits	542'007	525'051	792'029	792'029	792'029
Net debt	-44'928	-43'698	-28'992	12'084	7'955

Performance Ratios

	12/21	12/22	12/23	12/24e	12/25e
Operating Margin	26.8%	27.8%	70.4%	27.7%	29.7%
Net margin	21.1%	22.1%	#VALEUR!	10.2%	14.0%
ROE	13.8%	12.3%	8.0%	6.0%	7.8%
Return on assets	0.67%	0.69%	#VALEUR!	0.28%	0.39%
Tier 1 capital ratio (%)	15.0	14.2	14.5		
Net Debt / Equity	-73.7%	-76.4%	-33.5%	13.9%	9.2%
Net interest margin	0.86	0.88	0.78	0.78	0.78

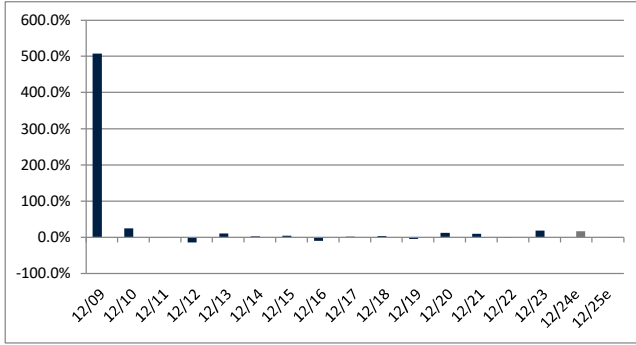
Principal competitors (rebased to CHF)

Name	Mkt Cap (mn)	P/E 2024	P/E 2025	Div Yield	Perf YTD
UBS Group AG	98'600	19.2	14.9	2.5	12.0%
Credit Suisse Group AG	#N/A N/A	0.0	0.0	0.0	#VALEUR!
Julius Baer Group Ltd	12'010	12.9	11.0	4.5	30.2%

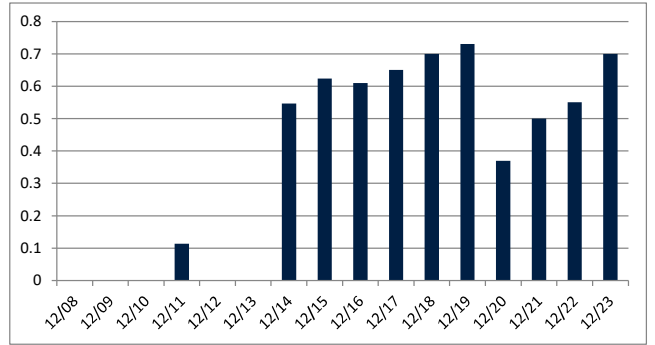
Per Share CHF

	12/21	12/22	12/23	12/24e	12/25e
Basic EPS	2.06	2.16	#N/A N/A	1.55	2.12
Variation		5.1%	#VALEUR!	#VALEUR!	36.3%
P/E	8.0	7.9	#VALEUR!	18.3	13.5
P/B	1.0	1.1	1.0	1.1	1.1
Dividend	0.5	0.6	0.7	0.8	0.9
Variation		10.0%	27.3%	14.9%	13.4%
Payout ratio	24%	25%	#VALEUR!	52%	43%
Dividend yield	3.0%	3.2%	2.7%	2.8%	3.2%

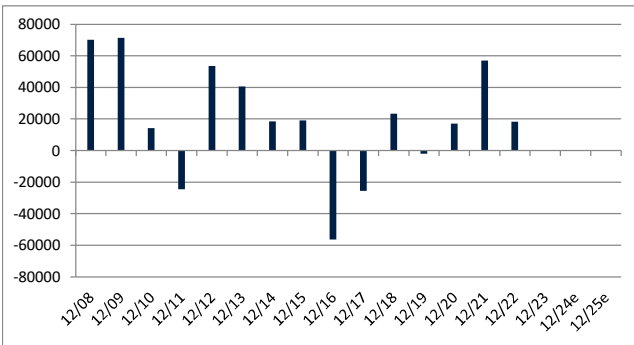
Sales growth



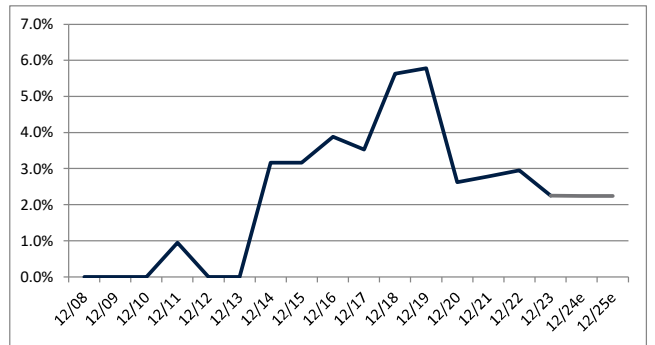
Dividend



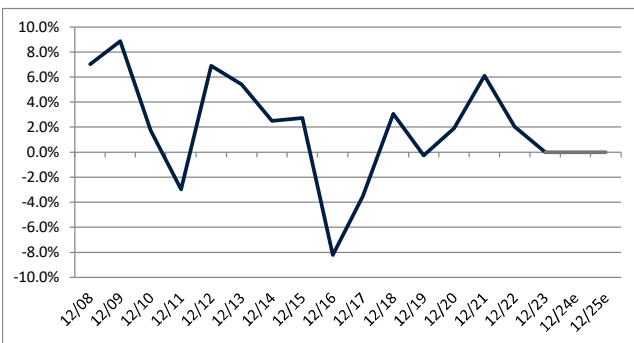
FCF



Dividend Yield



FCF Yield



Net Debt

