

# UBS at a glance

We provide financial advice and solutions to private, institutional and corporate clients worldwide, as well as private clients in Switzerland. The operational structure of the Group is comprised of our Corporate Center and five business divisions: Wealth Management, Wealth Management Americas, Personal & Corporate Banking, Asset Management and the Investment Bank.

## Our business model

With a network of offices in over 50 countries on five continents, UBS is the world's largest and fastest-growing wealth manager. Wealth Management and Wealth Management Americas provide high net worth and ultra high net worth clients with products and services tailored to their financial needs and preferences.

UBS is the preeminent universal bank in Switzerland, the only country where we operate in all five of our business areas: personal banking, wealth management, corporate and institutional banking, investment bank services and asset management. We provide comprehensive financial products and services to our private, corporate and institutional clients, maintaining a leading position in these client segments and embedding our offering in a multichannel approach.

Asset Management is a large-scale asset manager, with a presence in 22 countries. It offers investment capabilities and investment styles across all major traditional and alternative asset classes to institutions, wholesale intermediaries and wealth management clients.

The Investment Bank provides corporate and institutional clients with expert advice, innovative solutions, execution and comprehensive access to the world's capital markets, supported by in-depth cross-asset research.

Corporate Center services include the Group's control functions, such as finance, risk control and legal. In addition, it provides all logistics and support services, including operations, information technology, human resources, communications, physical security and information security.



## 2015 financial highlights

6.2

**Net profit attributable to shareholders**  
CHF 6.2 billion  
up 79% on prior year

0.60

**Proposed ordinary dividend per share**  
CHF 0.60  
and special dividend per share CHF 0.25

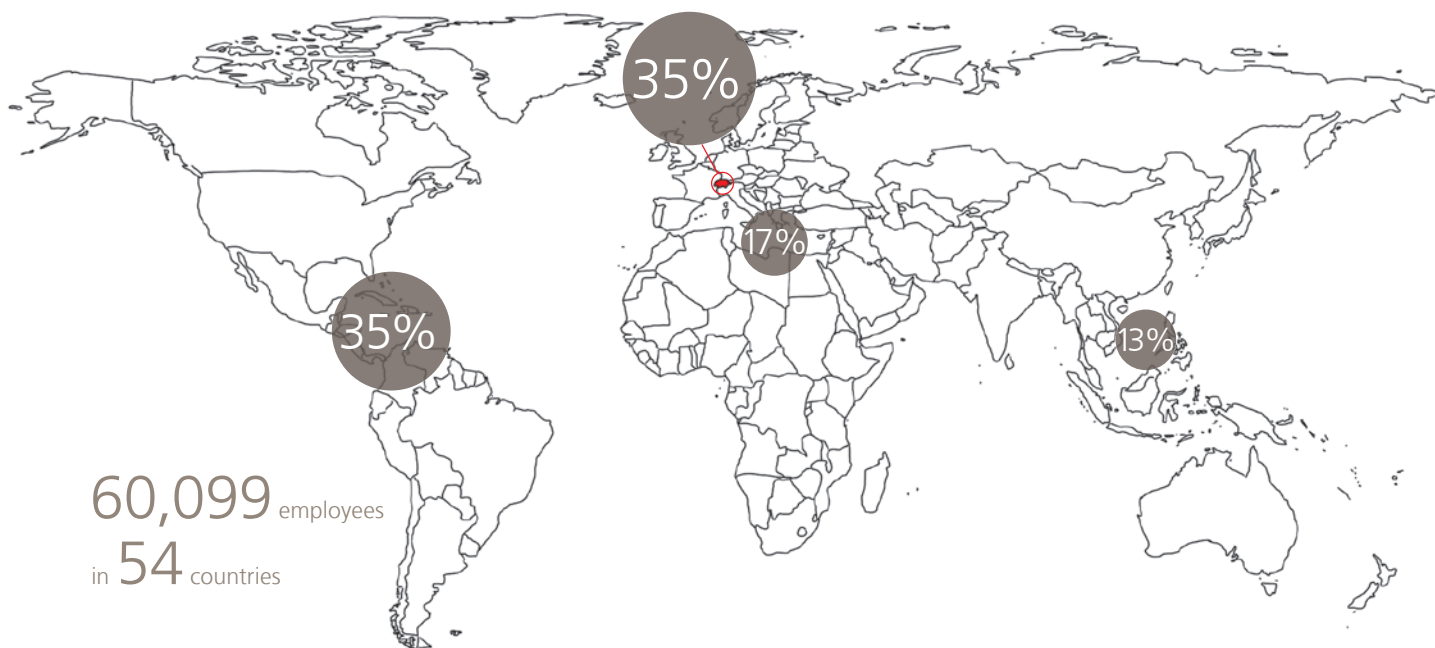
14.5

**Best CET1 capital ratio in our peer group of large global banks**  
at 14.5%  
(fully applied)

- Total payout ratio of over 50%<sup>1</sup>
- Special dividend of CHF 0.25 per share
- Fully applied leverage ratio<sup>2</sup> at 5.3%
- Full-year adjusted<sup>3</sup> return on tangible equity 13.7%, above 2015 target of around 10%
- Despite very challenging market conditions, UBS's business divisions delivered strong results in 2015

## Regional employee split

in Americas, Switzerland, EMEA and Asia Pacific



“Despite a very challenging environment, we had an excellent year, both in terms of shareholder returns and strengthened client relationships. Going forward, we will continue with the disciplined execution of our strategy while investing for profitable and sustainable growth.”

**Sergio P. Ermotti, Group Chief Executive Officer**

<sup>1</sup> Dividend per share as a percentage of diluted earnings per share. <sup>2</sup> From 31 December 2015 onwards, the Swiss SRB leverage ratio denominator calculation is fully aligned with the BIS Basel III rules. Prior-period figures are calculated in accordance with former Swiss SRB rules and are therefore not fully comparable. Refer to the “Capital management” section of our Annual Report 2015 for more information. <sup>3</sup> Refer to the “Group performance” section of our Annual Report 2015 for more information on adjusted results.