



Performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than quoted performance data.

Inc. Statement	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Revenue	28.15B	30.26B	28.63B	29.65B	30.00B	28.98B	32.07B	35.06B	33.36B	39.37B	45.68B
Operating Margin	--	--	--	--	--	--	--	--	--	--	--
EBIT Margin	32.69%	39.90%	40.80%	40.42%	45.79%	44.07%	38.67%	36.35%	48.46%	144.7%	93.11%
Effective Tax Rate	-47.95%	-16.36%	18.46%	80.45%	24.50%	22.72%	19.41%	21.07%	20.22%	3.04%	18.59%
Net Income	3.649B	6.276B	3.348B	969.00M	4.515B	4.304B	6.557B	7.457B	7.629B	27.85B	4.036B
EPS Basic	0.9405	1.700	0.90	0.26	1.21	1.17	1.83	2.14	2.34	8.83	1.26
EPS Diluted	0.9203	1.659	0.88	0.25	1.18	1.14	1.77	2.06	2.25	8.45	1.20

Balance Sheet	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Last Qtr.
Total Assets	1.074T	953.85B	918.91B	939.28B	958.49B	972.19B	1.126T	1.117T	1.104T	1.171T	1.624T
Total Liabilities	1.019T	895.87B	865.32B	886.72B	905.38B	917.52B	1.066T	1.056T	1.047T	1.631T	1.536T
Financial Debt	167.20B	157.11B	150.89B	198.37B	191.75B	179.33B	202.54B	215.18B	189.94B	372.18B	345.47B
Shareholders Equity	51.18B	55.96B	52.92B	52.50B	52.93B	54.50B	59.44B	60.66B	56.88B	86.11B	87.02B

Cash Flow	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Cash from Operations	7.286B	3.145B	-18.29B	-52.10B	28.91B	19.70B	36.96B	31.42B	14.65B	86.07B	53.90B
Cash from Investing	2.625B	-8.540B	36.64B	5.186B	-6.132B	-1.558B	-6.785B	-2.119B	-12.45B	103.23B	2.127B
Cash from Financing	2.132B	-6.672B	-612.00M	26.99B	190.00M	-25.61B	12.43B	10.34B	-9.094B	-58.26B	-85.77B
Free Cash Flow	5.350B	1.283B	-20.09B	-53.73B	27.22B	18.12B	35.10B	29.58B	13.00B	84.38B	51.97B

Dividend	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Dividend Per Share	0.2821	0.7972	0.6172	0.6147	0.6577	0.6865	0.7265	0.37	0.50	0.55	0.70
Payout Ratio	26.00%	44.49%	96.80%	233.1%	54.04%	59.11%	39.76%	17.45%	21.86%	6.03%	--

Profitability	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TTM
Return on Assets	0.33%	0.62%	0.36%	0.10%	0.48%	0.45%	0.63%	0.66%	0.69%	1.97%	--
Return on Equity	6.56%	11.11%	6.00%	1.83%	8.55%	7.99%	11.46%	12.35%	12.91%	38.72%	--
Return on Invested Capital	1.63%	2.87%	1.60%	0.43%	1.82%	1.80%	2.64%	2.77%	2.92%	7.89%	--

Estimates	Q4 2024	Q1 2025	Q2 2025	Q3 2025	Q4 2025	2024	2025	2026
EPS	0.3374	0.3426	--	--	--	2.048	1.899	2.69
Revenue	11.84B	11.76B	11.69B	12.19B	--	46.89B	48.13B	48.24B

Shareholder Friendliness	Liquidity	Short Interest	
Dividend Yield	2.00%	Quick Ratio Annual	2.264
Net Payout Yield	--	Current Ratio Ann	4.264
Net Buyback Yield	--	Working Capital Ann	512.46B
Debt Paydwn Yield	3.68%	EBIT/Int Expense Ann	--
		Short Interest	6.444M
		Days to Cover Short	4.002
		Percent of Float Short	0.20%
		% of Shr Outst Short	0.20%

The core of UBS is its global wealth management business focusing on high and ultra-high-net-worth individuals. UBS is also a conventional retail and commercial bank in its Swiss home market. Its investment bank and asset management businesses support its wealth management operations, but also leverage its strength in wealth management to serve third-party clients.

Currency: USD

Symbol: UBS	Price - Feb. 3, 2025 34.94
Sector: Financials	Price Target 33.96
Industry: Capital Markets	52 Week High - Jan. 29, 2025 35.84
Consensus Rating: Hold	52 Week Low - May 1, 2024 26.00
Y-Rating: Neutral	Market Cap 111.31B
Last Fiscal Period: --	

Performance	1M	3M	YTD	1Y*	3Y*	5Y*	10Y*
Total Return	11.20%	12.31%	15.24%	20.20%	22.92%	27.27%	11.60%
Price Return	11.20%	12.31%	15.24%	17.09%	19.70%	23.16%	7.36%

\*Figures are annualized.

Comparables	Total Returns			Valuation (TTM)	
	1Y*	3Y*	5Y*	P/E	P/S
UBS	20.20%	22.92%	27.27%	29.12	2.542
GS	66.98%	24.10%	24.50%	15.59	3.942
JPM	56.18%	24.94%	18.22%	13.52	4.330
C	48.36%	11.50%	5.13%	13.38	1.905

\*Figures are annualized.

Growth	3Y	5Y	10Y
Revenue	7.07%	5.58%	2.49%
Operating Income	--	--	--
EPS Basic	68.98%	48.81%	25.02%
Total Dividends Paid	-13.64%	-7.20%	10.20%
Book Value	13.15%	10.22%	4.76%
Total Assets	15.11%	12.37%	4.17%

Valuation	TTM	3Y Med.	5Y Med.	Ind. Avg.
PE Ratio	29.12	8.025	8.518	--
PS Ratio	2.542	2.138	1.868	--
PB Ratio	1.279	1.073	0.9821	--
Price/FCF	2.234	1.803	--	--
EV/EBITDA	--	--	--	--
EV/EBIT	4.904	4.111	4.868	--
EV/Revenue	4.567	3.725	2.862	--
EV/FCF	4.014	2.469	1.992	--
EV/Assets	0.1205	0.0993	0.0993	--
P/E Forward	17.06	--	--	--
P/S Forward	2.374	--	--	--
PEG Forward	-0.2252	--	--	--

Risk	3Y	5Y	10Y
Beta	1.206	1.173	1.188
Standard Deviation	30.75%	29.43%	28.98%
Historical Sharpe Ratio	0.7486	0.8507	0.3562
Max Drawdown	32.48%	59.80%	59.80%
VaR 5%	2.82%	2.71%	2.71%
Historical Sortino	1.596	1.657	0.5633

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