

Member of DJSI World, DJSI Europe

Company Information

Country	Switzerland
Market cap (USD million)*	49,212

*Source: S&P Global BMI, 31 July 2016

Company Description

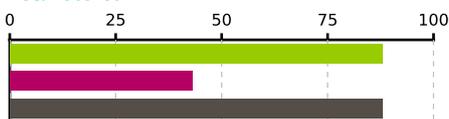
UBS Group is a financial services firm that provides comprehensive products and services to private, corporate, and institutional clients. Founded in 1862 in Switzerland, the company has offices in over 50 countries and employs approximately 60,000 people worldwide. UBS is focused on its Wealth Management and Wealth Management Americas businesses, its Swiss universal bank, along with its Investment Bank and Global Asset Management business. It also has a Corporate Center and a Retail & Corporate division. In 2015, company net profit was up 79% to CHF 6.2 billion. Its cross-divisional management approach allows for collaboration across business areas, providing clients with a diverse and comprehensive range of services and products through a variety of channels, including branches and digital services. UBS is the world's largest and fastest-growing wealth manager and has the best CET1 capital ratio in its peer group of large global banks at 14.5%.

Industry Drivers

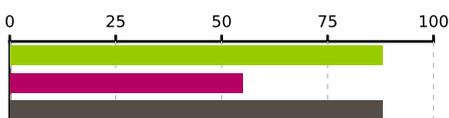
In response to increased regulatory scrutiny, many banks have transitioned to simplified business models and focused increasingly on the core principles of ethics and customer trust. Much of the strategic change was initiated at the Board level, which demonstrates the emphasis investors have placed on effective corporate governance. The banking culture remains one of the foremost items on governing board agendas and establishing effective incentive schemes is increasingly viewed as a way of aligning attitudes and behaviors with the long-term interests of shareholders and society as a whole. Leading banks are now using well designed compensation schemes to improve the risk culture and business ethics throughout their organizations. By effectively integrating sustainability principles, ethical business practices and customer-centricity throughout the bank, credit and operational risk levels will decrease thereby enhancing a bank's capacity to generate long-term economic, environmental and social value.

Sustainability Scores

Total Scores



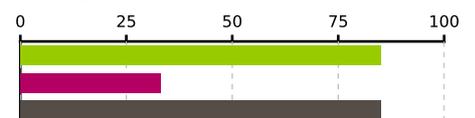
Economic Dimension



Environmental Dimension



Social Dimension

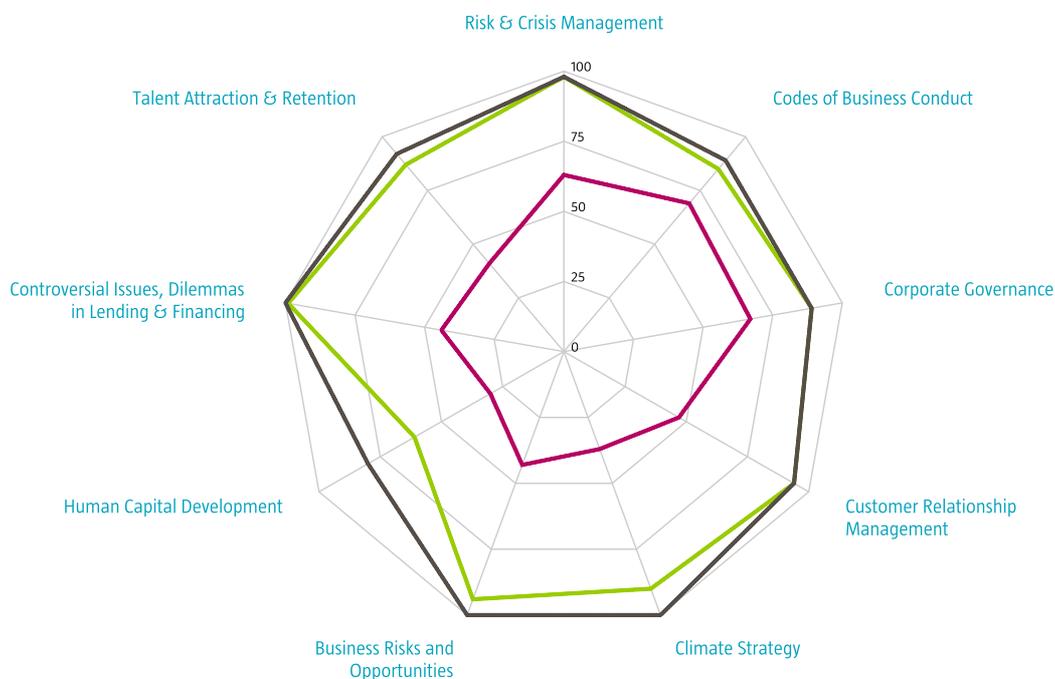


■ Industry best score ■ Industry average score ■ UBS Group AG

Sustainability Performance

UBS has once again been named the Diversified Financials Industry Group Leader for 2016. The company's sustainability efforts are directed through its UBS and Society program which is a cross-divisional umbrella platform covering all activities and capabilities in sustainable investing and philanthropy, environmental and human rights policies as well as the firm's community investment. By implementing this program, UBS ensures that it fulfills its commitment to provide consistent and sustainable returns to its clients while also promoting ethical practices for the common good. The company has recently launched innovative financial products such as an impact investing fund focusing on small and medium-sized enterprises. The Eco Mortgage is an example of an opportunity-driven service that generates business for UBS and makes a positive contribution to combating climate change by incentivizing energy-efficient and sustainable buildings. UBS is exemplary in social and environmental reporting particularly in terms of its materiality analysis and the explaining the business relevance of its key material issues. UBS has made impressive progress in de-risking since the credit crisis, and is now in a strong position for leadership on sustainability within the financial services industry.

Company Performance for Selected Criteria



■ Industry best score ■ Industry average score ■ UBS Group AG

For information on assessment criteria, visit www.robecosam.com/csa

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