



UBS AG
Hong Kong Branch
(Incorporated in Switzerland with Limited Liability)

Key Financial Information Disclosure Statements
As at 31 December 2025

UBS AG HONG KONG BRANCH

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS

CONTENTS	Pages
Chief Executive's declaration	1
Statement of comprehensive income	2
Statement of financial position	3
Notes to the financial statements	4 - 10
Off balance sheet exposures and liquidity information	11 - 15
Group consolidated financial information	16

Note: The disclosure statements for the current period and prior periods are available in the following UBS website.

<https://www.ubs.com/global/en/legalinfo2/hongkong/disclosure-statements.html>

UBS AG HONG KONG BRANCH

KEY FINANCIAL INFORMATION DISCLOSURE STATEMENTS

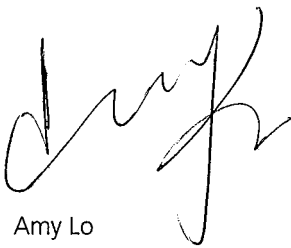
31 December 2025

Chief Executive's Declaration

The key financial information disclosure statements as at 31 December 2025 are set out on pages 2 to 16.

Information is disclosed in accordance with the Banking (Disclosure) Rules and the guidance notes for overseas incorporated authorized institutions issued by the Hong Kong Monetary Authority.

This disclosure complies with the Hong Kong Monetary Authority's recommendations and is not false or misleading in any material aspects.

A handwritten signature in black ink, appearing to read 'Amy Lo', is positioned above the printed name and title.

Amy Lo
Chief Executive
UBS AG Hong Kong Branch
28 April 2026

UBS AG HONG KONG BRANCH

STATEMENT OF COMPREHENSIVE INCOME

For the year ended 31 December 2025

	Notes	For the year ended 31 Dec 2025 HKD million	For the year ended 31 Dec 2024 HKD million
Interest income		12,138	14,860
Interest expense		9,423	12,662
Net interest income		<u>2,715</u>	<u>2,198</u>
Other operating income	2	22,513	17,957
Total operating income		<u>25,228</u>	<u>20,155</u>
Operating expenses	3	17,805	16,011
Impairment losses and provisions for impaired loans and receivables		(56)	(21)
Profit before taxation		<u>7,479</u>	<u>4,165</u>
Tax expense		1,127	478
Profit after taxation		<u><u>6,352</u></u>	<u><u>3,687</u></u>

UBS AG HONG KONG BRANCH

STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

	Notes	31 Dec 2025 HKD million	30 Jun 2025 HKD million
ASSETS			
Cash and balances with banks (except those included in amount due from overseas offices)		11,554	11,388
Amount receivable under reverse repos		19,845	19,555
Amount due from overseas offices		157,455	160,094
Securities held for trading purposes		16,679	15,832
Investment securities		10,539	10,983
Loans and receivables	4	107,167	108,197
Other investments		4,392	4,384
Property, plant and equipment and investment properties		2,698	3,022
Total assets		<u>330,329</u>	<u>333,455</u>
LIABILITIES			
Deposits and balances from banks (except those included in amount due to overseas offices)		769	1,088
Amount payable under repos		6,872	8,542
Deposits from customers	8	271,899	272,066
Amount due to overseas offices		1,196	314
Certificates of deposit issued		2,667	1,529
Issued debt securities		30,972	33,909
Other liabilities		15,390	15,409
Provisions		564	598
Total liabilities		<u>330,329</u>	<u>333,455</u>

UBS AG HONG KONG BRANCH

NOTES TO THE FINANCIAL STATEMENTS

1 Business activities

UBS AG Hong Kong Branch ("the Branch") is a branch of UBS AG, a bank incorporated in Switzerland. The Branch provides a broad range of financial services including wealth management, advisory services, underwriting, financing, brokerage and asset management.

2 Other operating income

Notes	For the year ended 31 Dec 2025 HKD million	For the year ended 31 Dec 2024 HKD million
Net trading income		
Profit on dealing in foreign currencies	411	355
Profit on trading securities	50	77
Profit from other trading activities	561	299
	<u>1,022</u>	<u>731</u>
Net fee and commission income		
Fee and commission income	9,669	6,977
Less: Fee and commission expenses	(2,005)	(1,698)
	<u>7,664</u>	<u>5,279</u>
Other income	13,827	11,947
	<u>22,513</u>	<u>17,957</u>

3 Operating expenses

	For the year ended 31 Dec 2025 HKD million	For the year ended 31 Dec 2024 HKD million
Staff costs	8,101	6,544
Rental expenses	720	634
Net service fee to other UBS entities	6,408	6,592
Other operating expenses	2,576	2,241
	<u>17,805</u>	<u>16,011</u>

4 Loans and receivables

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Loans and advances to customers	96,733	91,916
Accrued interest and other receivables	10,434	16,281
	<u>107,167</u>	<u>108,197</u>
Less: Collective provisions	8	12
Specific provisions		
- loans and advances to customers	555	586
	<u>106,604</u>	<u>107,599</u>

5 Analysis of gross amounts of loans and advances to customers**a. Loans and advances to customers - by industry sectors**

The analysis of gross loans and advances to customers and the percentages of secured loans and advances by industry sectors are based on the categories and definitions used by the Hong Kong Monetary Authority.

	31 Dec 2025 HKD million	
	Gross loans and advances	Collateral or other security *
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
Property investment	65	100%
Financial concerns	7,308	100%
Stockbrokers	-	0%
Wholesale and retail trade	5	0%
Manufacturing	2	2%
Others	6	99%
	<u>7,386</u>	<u>100%</u>
Individuals		
For the purchase of other residential properties	301	100%
Others	33,019	99%
	<u>33,320</u>	<u>99%</u>
Loans and advances for use outside Hong Kong	56,027	98%
Total loans and advances to customers	<u><u>96,733</u></u>	<u><u>98%</u></u>

	30 Jun 2025 HKD million	
	Gross loans and advances	Collateral or other security *
Loans and advances for use in Hong Kong		
Industrial, commercial and financial		
Property investment	68	100%
Financial concerns	2,342	100%
Stockbrokers	16	0%
Wholesale and retail trade	4	0%
Manufacturing	-	0%
Others	2	23%
	<u>2,432</u>	<u>99%</u>
Individuals		
For the purchase of other residential properties	303	100%
Others	30,931	99%
	<u>31,234</u>	<u>99%</u>
Loans and advances for use outside Hong Kong	58,250	97%
Total loans and advances to customers	<u><u>91,916</u></u>	<u><u>98%</u></u>

*Where collateral values are greater than gross loans and advances, only the amount of collateral up to the gross loans and advances is included.

5 Analysis of gross amounts of loans and advances to customers (Cont'd)**b. Loans and advances to customers - by geographical areas**

The gross amounts of loans and advances to customers by geographical areas are classified according to the location of the counterparties after taking into account the transfer of risk. In general, risk transfer applies when a loan or advance is guaranteed by a party in a country which is different from that of the counterparty. The basis of the country classification is in accordance with the guidance notes from the Hong Kong Monetary Authority.

	31 Dec 2025 HKD million	
	Loans and advances to customers	Overdue / Impaired loans and advances to customers
Hong Kong	34,177	1
British Virgin Islands	35,061	-
Others	27,495	2,310
	<u>96,733</u>	<u>2,311</u>

	30 Jun 2025 HKD million	
	Loans and advances to customers	Overdue / Impaired loans and advances to customers
Hong Kong	31,337	1
British Virgin Islands	32,299	-
Others	28,280	2,288
	<u>91,916</u>	<u>2,289</u>

6 Impaired loans and advances

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Gross impaired loans and advances to customers (Percentage of total loans and advances to customers)	2,311 (2.39%)	2,289 (2.49%)
Covered portion	1,756	1,703
Uncovered portion	555	586
Specific provisions	555	586
Value of the collateral in respect of such loans and advances to which the specific provisions have been made	1,756	1,703

There were no impaired advances to banks and other financial institutions as at 31 December 2025 and 30 June 2025.

Country provision, if required, is booked at head office level. The bank may establish and maintain Collective Loan Loss Provisions for country risk in case an event (or various events) in one or several countries has been identified that is likely to cause an impairment of assets, while there is not sufficient information as to which counterparties are actually affected, thus preventing the establishment of individual counterparty provisions or allowances in a timely fashion.

UBS AG HONG KONG BRANCH

NOTES TO THE FINANCIAL STATEMENTS

7 Overdue, rescheduled and repossessed assets

a. Overdue and rescheduled loans and advances

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Loans and advances to customers overdue for		
- more than 3 months but not more than 6 months	-	-
- more than 6 months but not more than 1 year	-	-
- more than 1 year	1 (0%)	1 (0%)
(% to total loans and advances to customers)		
Rescheduled loans and advances to customers excluding those which have been overdue for more than 3 months (% to total loans and advances to customers)	2,310 (2.39%)	2,288 (2.49%)
Specific provisions on the overdue loans and advances to customers	1	1
Fair value of the collateral held in respect of the overdue loans and advances to customers	-	-

The Branch did not have any overdue or rescheduled advances to banks as at 31 December 2025 and 30 June 2025.

b. Other overdue and repossessed assets

The Branch did not have any other overdue and repossessed assets as at 31 December 2025 and 30 June 2025.

8 Deposits from customers

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
Demand deposits and current accounts	61,315	52,833
Savings deposits	-	-
Time, call and notice deposits	210,584	219,233
	<u>271,899</u>	<u>272,066</u>

9 International claims

International claims are classified by the types and the locations of the counterparties after taking into account the transfer of risk. In general, such transfer of risk refers to the reduction of the Branch's exposure to a particular country by an effective transfer of credit risk to a different country with the use of credit risk mitigants which include guarantees, collaterals and credit derivatives. The basis of the country and geographical segment classification is in accordance with the guidance notes from the Hong Kong Monetary Authority.

9 International claims (Cont'd)

	31 Dec 2025 HKD million					
	Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
International organisations	-	137	-	-	-	137
Developed economies	178,151	224	3,124	543	-	182,042
Switzerland	161,062	-	-	22	-	161,084
Others	17,089	224	3,124	521	-	20,958
Offshore centres	10,974	10,154	3,590	72,204	-	96,922
Hong Kong	10,494	2,697	1,213	24,427	-	38,831
British Virgin Islands	-	-	-	34,359	-	34,359
Others	480	7,457	2,377	13,418	-	23,732
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	162	-	162
Developing Africa and Middle East	-	-	-	460	-	460
Developing Asia Pacific	817	3,436	2,860	14,546	-	21,659
	<u>189,942</u>	<u>13,951</u>	<u>9,574</u>	<u>87,915</u>	<u>-</u>	<u>301,382</u>

	30 Jun 2025 HKD million					
	Non-bank private sector					
	Banks	Official sector	Non-bank financial institutions	Non-financial private sector	Others	Total
International organisations	-	909	-	-	-	909
Developed economies	182,421	3,345	3,598	705	-	190,069
Switzerland	165,806	-	-	20	-	165,826
Others	16,615	3,345	3,598	685	-	24,243
Offshore centres	7,691	3,955	3,878	68,515	-	84,039
Hong Kong	7,187	2,724	1,526	24,161	-	35,598
British Virgin Islands	-	-	-	30,991	-	30,991
Others	504	1,231	2,352	13,363	-	17,450
Developing Europe	-	-	-	-	-	-
Developing Latin America and Caribbean	-	-	-	177	-	177
Developing Africa and Middle East	-	-	-	426	-	426
Developing Asia Pacific	823	3,296	2,902	16,307	-	23,328
	<u>190,935</u>	<u>11,505</u>	<u>10,378</u>	<u>86,130</u>	<u>-</u>	<u>298,948</u>

10 Non-bank Mainland exposures

The total direct non-bank Mainland exposures and the specific provision are as follow:

	31 Dec 2025 HKD million		<u>Total</u>
	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	214	13	227
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	5,806	415	6,221
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	4,677	54	4,731
Total	<u>10,697</u>	<u>482</u>	<u>11,179</u>
Total assets after provision	<u>329,764</u>		
On-balance sheet exposures as percentage of total assets	3.24%		
	30 Jun 2025 HKD million		<u>Total</u>
	<u>On-balance sheet exposures</u>	<u>Off-balance sheet exposures</u>	
Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	238	-	238
PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	6,787	161	6,948
Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	3,643	183	3,826
Total	<u>10,668</u>	<u>344</u>	<u>11,012</u>
Total assets after provision	<u>332,857</u>		
On-balance sheet exposures as percentage of total assets	3.20%		

11 Currency Risk
(HKD million)

The net position in a particular foreign currency is disclosed if the net position (in absolute terms) constitutes 10% or more of the total net position in all foreign currencies.

	31 Dec 2025														Total			
	USD	CHF	EUR	CNY	MYR	IDR	GBP	AUD	PHP	SGD	JPY	NZD	DKK	ISK		NOK	ZAR	Others
Spot assets	152,215	22,635	11,184	18,551	41	60	2,623	220	14	8,239	15,838	84	1	2	-	-	18,960	250,667
Spot liabilities	(201,836)	(908)	(4,659)	(5,709)	(6)	(31)	(3,821)	(6,079)	(7)	(6,216)	(7,476)	(822)	(3)	(1)	(3)	(62)	(20,093)	(257,732)
Forward purchases	138,707	4,901	5,349	23,277	-	-	3,811	8,967	-	11,245	19,226	833	1	-	4	333	9,719	226,373
Forward sales	(89,277)	(26,533)	(11,809)	(36,175)	-	-	(2,602)	(3,098)	-	(13,274)	(27,591)	(96)	-	-	(2)	(270)	(8,584)	(219,311)
Net options position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long / (short) position	(191)	95	65	(56)	35	29	11	10	7	(6)	(3)	(1)	(1)	1	(1)	1	2	(3)
Net structural position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

	30 Jun 2025														Total			
	USD	CHF	EUR	CNY	MYR	IDR	GBP	AUD	PHP	SGD	JPY	NZD	DKK	ISK		NOK	ZAR	Others
Spot assets	173,182	21,234	11,472	16,175	56	49	2,923	312	4	2,021	15,392	78	1	30	1	-	12,419	255,349
Spot liabilities	(205,045)	(889)	(5,279)	(5,994)	(19)	(21)	(4,130)	(6,714)	(5)	(4,889)	(6,618)	(948)	(4)	(29)	(3)	(59)	(13,940)	(254,586)
Forward purchases	159,094	4,975	17,410	35,824	-	-	6,956	9,597	1,877	9,260	28,183	1,781	3	-	2	59	8,256	283,277
Forward sales	(127,011)	(25,289)	(23,612)	(46,040)	-	-	(5,749)	(3,191)	(1,877)	(6,385)	(36,939)	(910)	(1)	-	-	-	(6,734)	(283,738)
Net options position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net long / (short) position	220	31	(9)	(35)	37	28	-	4	(1)	7	18	1	(1)	1	-	-	1	302
Net structural position	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The above figures represent the Hong Kong dollar equivalent values of the individual currencies.

* The foreign currency which constitutes less than 10% of the total net position in all foreign currencies is presented for comparative purpose only.

UBS AG HONG KONG BRANCH

OFF BALANCE SHEET EXPOSURES AND LIQUIDITY INFORMATION

As at 31 December 2025

	31 Dec 2025 HKD million	30 Jun 2025 HKD million
1 Contingent liabilities and commitments (contractual amounts)		
Direct credit substitutes	3,275	3,286
Transaction-related contingent items	-	353
Other commitments	204,623	199,605
Others	6	-

	31 Dec 2025			30 Jun 2025		
	Fair value		Total Notional Amount	Fair value		Total Notional Amount
	Positive	Negative		Positive	Negative	
Exchange rate-related derivative contracts	2,486	2,537	367,555	3,762	4,195	487,024
Interest rate derivative contracts	393	423	110,879	483	588	111,621
Equity derivative contracts	1,183	1,178	40,721	1,188	1,183	39,709
Precious metals other than gold contracts	541	541	8,575	79	79	9,002

At branch level, the above exposures do not take into account the effects of bilateral netting agreements. Such netting is effected at UBS Group AG consolidated level.

3 Liquidity information

a. Liquidity Maintenance Ratio

	3 months ended 31 Dec 2025	3 months ended 31 Dec 2024
Average Liquidity Maintenance Ratio for the financial period	83.6%	78.4%

The average Liquidity Maintenance Ratio for the 3-month period is the simple average of each calendar month's average Liquidity Maintenance Ratio, which is computed as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Banking (Liquidity) Rules.

b. Core Funding Ratio

	3 months ended 31 Dec 2025	3 months ended 31 Dec 2024
Average Core Funding Ratio for the financial period	1370.9%	809.3%

The average Core Funding Ratio for the 3-month period is the simple average of each calendar month's average Core Funding Ratio, which is computed as required by the Hong Kong Monetary Authority for its regulatory purposes, and is in accordance with the Banking (Liquidity) Rules.

3 Liquidity information (Cont'd)

c. Liquidity risk management

Balance sheet, liquidity and funding management

Strategy, objectives and governance

Our management of liquidity and funding ensures that our business franchises are protected and that our internal and regulatory liquidity and funding requirements are prudently managed. We measure liquidity and funding risk using internal and regulatory models and metrics. We define and implement internal stress testing across different time horizons and scenarios to ensure we have sufficient liquidity and funding, while remaining compliant with regulatory liquidity and funding requirements, primarily expressed through the Liquidity Maintenance Ratio (LMR) and the Core Funding Ratio (CFR). Our Hong Kong liquidity and funding strategy is proposed by Group Treasury and approved by the Hong Kong Asset and Liability Committee (HKALCO), which is a sub-committee overseen by the Hong Kong Branch Management and Risk Committee (HKMRC).

Liquidity risk strategy, policies and any related issues are also discussed and reviewed in the HKALCO and/or the HKMRC, which is composed of branch management, representatives from various business lines and Risk Control.

Liquidity and funding limits and other indicators (including early-warning indicators) are reviewed and reconfirmed at least once a year by the HKALCO and the HKMRC, taking into consideration the business strategy and risk appetite. Treasury Risk Control provides independent oversight over liquidity and funding risk, including the setting of key internal limits and early-warning indicators associated with these limits.

Group Treasury monitors and oversees the implementation and execution of our liquidity and funding strategy and manages liquidity and funding risk within the limits and other relevant indicators, thereby adhering to the internal risk appetite and regulatory requirements. Group Treasury manages our stock of high-quality liquid assets (HQLA), including our operational cash position, and our short-term debt issuances. To safeguard our liquidity and funding positions in times of stress, Group Treasury maintains a Contingency Funding Plan and contributes to plans for recovery, defining crisis management processes throughout the crisis continuum. Group Treasury reports on the Hong Kong's liquidity and funding status and position, at least monthly, to the HKALCO and the HKMRC, with more frequent reporting in times of stress.

Liquidity stress testing

Our liquidity risk management aims to ensure that the firm has sufficient liquidity to survive a severe idiosyncratic and market-wide liquidity stress event within the applicable stress horizons, in case without government support and allowing for discrete management actions.

Group Treasury maintains a diversified, high-quality pool of unencumbered liquid assets under Treasury control. The liquid asset portfolio is managed dynamically, in order to remain at all times within the internal risk appetite and other relevant liquidity and funding requirements.

Our liquidity stress testing covers three main stress scenarios: a combined (i.e. market and idiosyncratic) scenario, an idiosyncratic scenario and a structural market-wide scenario.

Combined (market and idiosyncratic) scenario

In this scenario, UBS AG Hong Kong Branch faces the consequences of both a severely deteriorated macroeconomic and financial market environment and a UBS-specific event, resulting in an acute loss of liquidity over a relatively short period of time. This scenario represents severe yet plausible events encompassing both market-wide and idiosyncratic elements, in which, however, franchise client relationships are materially maintained.

UBS AG Hong Kong Branch ensures that its liquidity risk management objective is met by maintaining a cumulative liquidity surplus on each day in the one-month stress horizon. The liquidity gap is assessed by modeling the stressed liquidity value of the liquidity buffer and stressed liquidity inflows and outflows under the scenario.

UBS AG HONG KONG BRANCH

OFF BALANCE SHEET EXPOSURES AND LIQUIDITY INFORMATION

As at 31 December 2025

3 Liquidity information (Cont'd)

c. Liquidity risk management

Balance sheet, liquidity and funding management

Liquidity and funding stress testing

Idiosyncratic scenario

In this scenario, UBS AG Hong Kong Branch is subject to a significant and unforeseen event specific to UBS. This materially damages the market's perception of the reputation and creditworthiness of UBS. The event occurs in otherwise benign macroeconomic and financial market conditions. UBS AG Hong Kong Branch's difficulties throughout the scenario are limited to UBS and do not trigger material market moves.

UBS AG Hong Kong Branch ensures that its liquidity risk management objective is met by maintaining a cumulative liquidity surplus in the first five business days. The liquidity gap is assessed by modeling the stressed liquidity value of the liquidity buffer, and stressed liquidity inflows and outflows under the scenario.

Structural market-wide scenario

In this scenario, UBS AG Hong Kong Branch is subject to a significant deterioration of macroeconomic and financial market conditions globally. Macroeconomic shocks result in deteriorated financial market conditions over the scenario horizon of one year. UBS AG Hong Kong Branch is assumed to be affected equally relative to other global financial institutions.

UBS AG Hong Kong Branch ensures that its liquidity risk management objective is met by maintaining a cumulative liquidity surplus in the one month tenor. The liquidity gap is assessed by modeling the stressed liquidity value of the liquidity buffer, and stressed liquidity inflows and outflows under the scenario.

Management of liquidity and funding risk

UBS operates a central funding model for effective risk management. Group Treasury Funding Management manages funds centrally for the Group. All funding is provided on an arm's-length basis. As a branch of UBS AG, UBS AG Hong Kong Branch is fully integrated into the Group's liquidity and funding risk management framework.

Group Treasury monitors the Group's funding position, including concentration risk, aiming to ensure that UBS maintains a well-balanced and diversified liability structure. Group Treasury also looks to create the optimal liability structure to finance our businesses in a reliable and cost-efficient manner. Our funding activities are planned by analyzing the overall liquidity and funding requirements, taking into account the amount of stable funding that would be needed to support ongoing business activities through periods of difficult market conditions.

The funding strategy of UBS Group is set annually in the Funding Plan and is reviewed on an ongoing basis. The Funding Plan is developed by Group Treasury and approved by the Group ALCO.

UBS AG Hong Kong Branch leverages the diversified funding portfolio from the Group and develops its own set of funding strategy which includes controlling the size of term borrowing from the Group and issuing local Certificate of Deposit (CD).

Contingency Funding Plan

We maintain our Contingency Funding Plan in preparation and as an action plan, aiming to ensure we maintain sufficient liquidity to meet payment obligations in a liquidity and funding stress scenario. The plan specifies the processes, tools and responsibilities that we have available to effectively manage liquidity and funding through these periods. Our funding diversification and global scope help to protect our liquidity position in the event of a crisis. Our contingent funding sources include our HQLA portfolios, available Central Bank eligible non-HQLA collateral for liquidity facilities, liquidity support from intra-group entities, contingent reductions of trading portfolio assets, and other actions available to management. The monetization of contingent funding sources is subject to the applicable governance, limits and regulatory conditions.

OFF-BALANCE SHEET EXPOSURES AND LIQUIDITY INFORMATION

As at 31 December 2025

3 Liquidity information (Cont'd)

c. Liquidity risk management

(HKD million)

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

	31 Dec. 2025											
	Total	Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing
On-balance sheet liabilities												
Deposits from non-bank customers	272,824	114,065	39,819	35,227	62,795	15,270	5,383	265	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	6,997	-	777	-	5,018	1,201	-	-	-	-	-	-
Amount payable arising from derivative contracts	4,372	1,275	70	555	1,398	1,067	1,481	942	143	67	5	-
Due to banks	1,965	1,679	27	97	43	5	3	-	-	-	111	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	33,690	-	-	-	850	1,323	1,984	29,533	-	-	-	-
Other liabilities	10,957	10,392	-	-	-	-	-	-	-	-	-	565
Capital and reserves	(789)	-	-	-	-	-	-	-	-	-	-	(789)
Total	330,016	127,411	40,693	35,879	70,104	18,866	8,851	30,740	143	67	116	(224)
Off-balance sheet obligations												
Irrevocable loan commitments or facilities granted	320	-	320	-	-	-	-	-	-	-	-	-
Contractual obligations arising from securities financing transactions	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet obligations	18,391	3,275	15,116	-	-	-	-	-	-	-	-	-
Total	18,711	3,275	15,436	-	-	-	-	-	-	-	-	-
On-balance sheet assets												
Currency notes and coins	-	-	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions (other than securities swap transactions)	19,890	-	765	-	10,555	8,570	-	-	-	-	-	-
Amount receivable arising from derivative contracts	4,292	1,224	68	551	1,385	1,064	1,443	980	169	41	10	-
Due from M/A for a/c of Exchange Fund	2,678	2,678	-	-	-	-	-	-	-	-	-	-
Due from banks	167,111	80,703	7,858	7,926	35,455	35,169	-	-	-	-	-	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	27,367	21,110	889	343	3,849	1,176	-	-	-	-	-	-
Loans and advances to non-bank customers	96,391	6,659	39,068	30,278	12,710	1,879	1,233	1,647	423	679	104	2,311
Other assets	11,705	4,135	-	-	-	-	-	-	-	-	-	7,570
Total	330,034	116,509	48,648	39,098	63,954	47,858	2,676	2,627	592	720	114	9,881
Off-balance sheet claims												
Contractual claims arising from securities financing transactions	13,923	-	13,923	-	-	-	-	-	-	-	-	-
Other off-balance sheet claims	372	-	-	-	-	-	-	-	-	-	-	372
Total	14,295	-	13,923	-	-	-	-	-	-	-	-	372
Contractual Maturity Mismatch												
	(14,177)	6,442	3,219	28,992	(6,150)	(6,175)	(28,113)	449	653	(2)	(14,862)	
Cumulative Contractual Maturity Mismatch	(14,177)	(7,735)	(4,516)	18,326	12,151	(15,962)	(15,513)	(14,860)	(14,860)	(14,860)	(14,862)	(14,862)

OFF BALANCE SHEET EXPOSURES AND LIQUIDITY INFORMATION

As at 31 December 2024

3 Liquidity information (Cont'd)

c. Liquidity risk management

(HKD million)

The following maturity profile is based on the remaining period to repayment on a contractual maturity basis at the end of the reporting period.

	31 Dec 2024											
	Total	Next day	2 to 7 days	8 days to 1 month	>1 month up to 3 months	>3 months up to 6 months	>6 months up to 1 year	>1 year up to 2 years	>2 years up to 3 years	>3 years up to 5 years	Over 5 years	Balancing
On-balance sheet liabilities												
Deposits from non-bank customers	267,000	82,747	36,919	40,781	67,297	28,152	10,859	245	-	-	-	-
Amount payable arising from securities financing transactions (other than securities swap transactions)	8,134	-	108	-	5,042	2,984	-	-	-	-	-	-
Amount payable arising from derivative contracts	5,163	2,542	23	142	250	383	1,201	1,298	169	46	19	-
Due to banks	1,489	1,219	7	111	21	1	-	-	-	-	110	-
Debt securities, prescribed instruments and structured financial instruments issued and outstanding	43,991	-	-	-	1,653	2,631	20,970	18,737	-	-	-	-
Other liabilities	11,403	8,475	219	689	837	511	170	1	-	-	-	501
Capital and reserves	(522)	-	-	-	-	-	-	-	-	-	-	(522)
Total	336,638	94,983	37,276	41,723	75,100	34,662	33,200	20,281	169	46	129	(21)
Off-balance sheet obligations												
Irrevocable loan commitments or facilities granted	343	-	343	-	-	-	-	-	-	-	-	-
Contractual obligations arising from securities financing transactions	-	-	-	-	-	-	-	-	-	-	-	-
Other off-balance sheet obligations	12,666	5,374	7,292	-	-	-	-	-	-	-	-	-
Total	13,009	5,374	7,635	-	-	-	-	-	-	-	-	-
On-balance sheet assets												
Currency notes and coins	15,077	-	-	-	-	-	-	-	-	-	-	-
Amount receivable arising from securities financing transactions (other than securities swap transactions)	-	-	-	-	8,656	6,441	-	-	-	-	-	-
Amount receivable arising from derivative contracts	5,506	3,055	14	122	233	383	1,114	1,157	196	124	17	-
Due from MA for a/c of Exchange Fund	1,000	1,000	-	-	-	-	-	-	-	-	-	-
Due from banks	188,541	79,796	3,895	11,650	31,068	54,366	7,766	-	-	-	-	-
Debt securities, prescribed instruments and structured financial instruments held (net of short positions)	27,202	19,924	161	-	4,122	2,995	-	-	-	-	-	-
Loans and advances to non-bank customers	84,074	4,245	36,390	27,131	8,698	1,717	1,993	993	224	614	95	1,974
Other assets	15,140	5,296	174	758	1,052	937	78	10	1	1	4	6,829
Total	356,540	113,316	40,634	39,661	53,809	66,839	10,951	2,160	421	739	116	8,803
Off-balance sheet claims												
Contractual claims arising from securities financing transactions	7,288	-	7,288	-	-	-	-	-	-	-	-	-
Other off-balance sheet claims	-	-	-	-	-	-	-	-	-	-	-	-
Total	7,288	-	7,288	-	-	-	-	-	-	-	-	-
Contractual Maturity Mismatch												
Cumulative Contractual Maturity Mismatch		12,959	3,011	(2,062)	(21,291)	32,177	(22,249)	(18,121)	252	693	(13)	(14,641)
		12,959	15,970	13,909	(7,381)	24,797	2,548	(15,573)	(15,321)	(14,628)	(14,641)	

UBS GROUP AG

CONSOLIDATED FINANCIAL INFORMATION

On 12 June 2023, UBS Group AG acquired Credit Suisse Group AG, succeeding by operation of Swiss law to all assets and liabilities of Credit Suisse Group AG, and became the direct or indirect shareholder of all of the former direct and indirect subsidiaries of Credit Suisse Group AG (the Transaction). Upon the completion of the Transaction, each outstanding, registered Credit Suisse share converted to the right to receive, subject to the payment of certain fees to the Credit Suisse Depository in the case of Credit Suisse American depository shares (ADS), the merger consideration consisting of 1/22.48 UBS Group AG shares. In aggregate, Credit Suisse shareholders received 5.1% of the outstanding UBS Group AG shares on the acquisition date, with a purchase price of USD 3.6bn.

In December 2023, the Board of Directors of UBS Group AG (the BoD) approved the merger of UBS AG and Credit Suisse AG, and both entities entered into a definitive merger agreement. The merger was completed on 31 May 2024.

As at 31 December 2025

	31 Dec 2025 USD million	30 Jun 2025 USD million
Total shareholders' equity attributable to UBS shareholders	90,213	89,277
Common equity tier 1 capital ratio	14.4%	14.4%
Other financial information		
Statement of financial position:		
Total assets	1,617,427	1,669,991
Total liabilities	1,526,944	1,580,292
Total loans and advances	653,846	646,048
Total customer deposits	788,367	800,045
	For the year ended 31 Dec 2025 USD million	For the year ended 31 Dec 2024 USD million
Statement of comprehensive income:		
Pre-tax profit	8,853	6,821

Notes :

(1) For further details on UBS Group AG financial information, please refer to the UBS Group AG 2025 Annual Report and Third Quarter 2025 Report which may be viewed on our website: www.ubs.com.