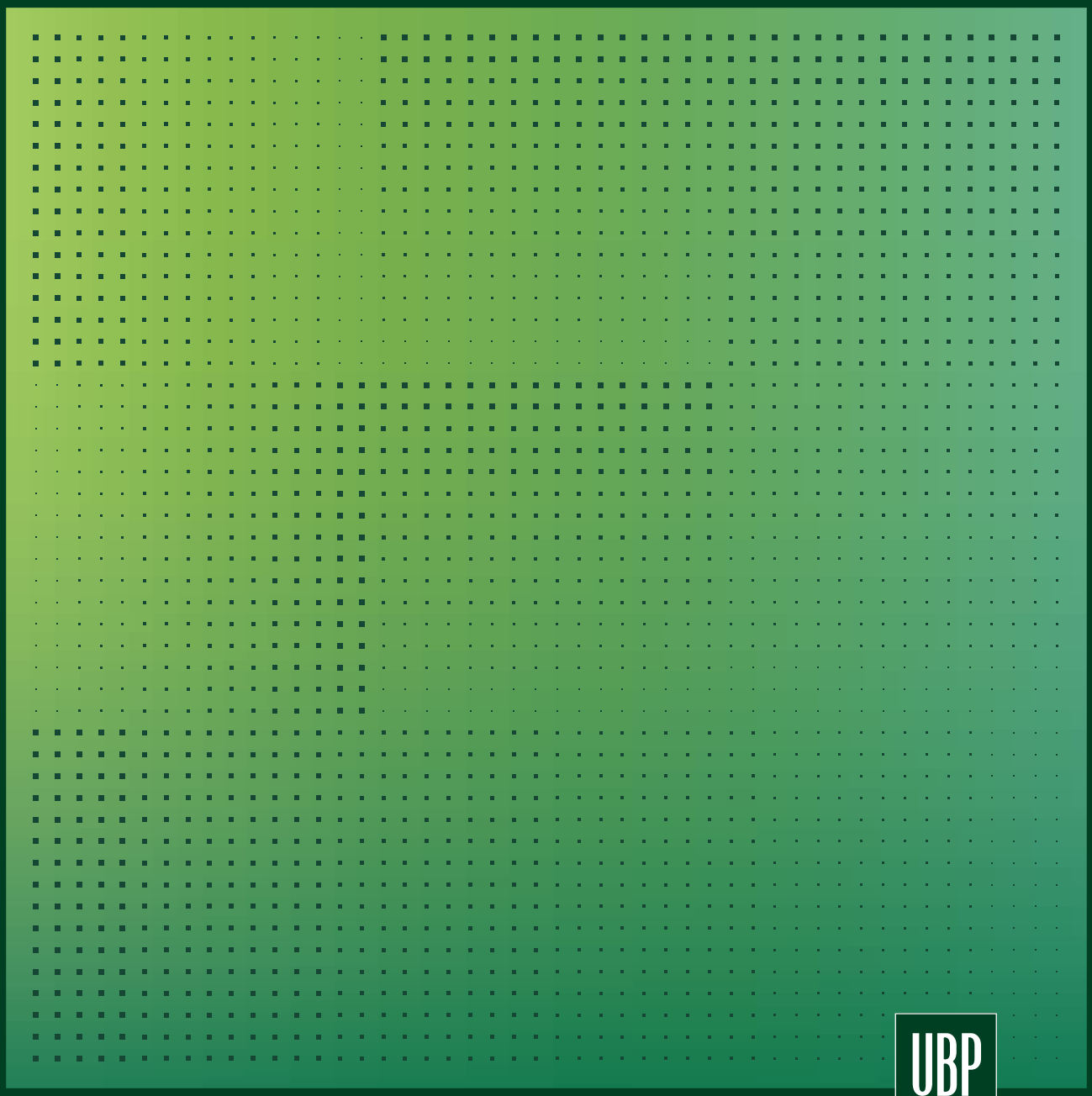
MARKETING COMMUNICATION

In a Nutshell



UBP

Union Bancaire Privée

The drive you demand

Dedication, conviction, agility and responsibility lie at the heart of our client relationships. These values drive us to develop and refine successful strategies and high-performance investment solutions precisely responding to your wealth and asset management needs. Our aims are clear: to preserve and to grow client assets over the long term.

Focused wealth and asset manager

Union Bancaire Privée, UBP SA (UBP) was founded in 1969 by Edgar de Picciotto, whose vision from the outset was to offer investors a high-quality and innovative wealth and asset management service. This approach has guided us through the decades and has led us to focus exclusively on the activities we excel at – global wealth management for private clients along with custom-made investment solutions for institutional clients.

In its fifty-year history, not only has the Bank maintained its independence – being fully owned by the de Picciotto family – it has also achieved remarkable growth. Today, UBP stands among the leaders in the field of wealth management in Switzerland and is among the top four non-listed family-owned private banks in the world. We continue to expand both in our home market and abroad, particularly in Asia, consistently stepping up our wealth management activities and reinforcing our asset management capabilities. In recent years UBP has acquired the international private banking divisions of Royal Bank of Scotland (Coutts) and Lloyds, the Swiss subsidiary of the ABN AMRO group, ACPI Investments in London, Banque Carnegie Luxembourg, and most recently Millennium Banque Privée in Switzerland and Danske Bank International in Luxembourg. The two most recent acquisitions, Societe Generale Private Banking (Switzerland) Ltd and SG Kleinwort Hambros, are a major step forward for us, allowing us to bolster our operations in both Switzerland and the UK.

Meanwhile UBP has been steadily reaffirming its commitment to sustainable investing, actively seeking out and developing innovative investment solutions. In 2012 we signed the United Nations Principles for Responsible Investment (UNPRI) and in 2018 we started working with the Cambridge Institute for Sustainability Leadership.

Strong financial foundations

Over the past ten years we have achieved steady growth, increasing our assets under management by 80% to CHF 171.7 billion as at 30 June 2025.

We know that in order to secure steady asset growth and expansion we need a solid financial base. We have maintained this with careful risk management and conservative balance sheet oversight. With a Tier 1 ratio of 21.3%, UBP ranks among the most-capitalised banks.

In an endorsement of these firm foundations, in January 2019 the rating agency Moody's assigned UBP a long-term deposit rating of Aa2 with stable outlook, which was reviewed and confirmed in July 2025.

Our key figures as at 30 June 2025

CHF 171.7 BN Client assets	CHF 44.6 BN Balance sheet total
CHF 120.7 MN Half-year Group profit	2,884 Headcount
CHF 2.8 BN Shareholders' equity	21.3 % Tier 1 capital ratio
294.6 % Liquidity coverage ratio (LCR)	Aa2 Moody's long-term deposit rating

A global network

UBP is based in Geneva, Switzerland, but spans the globe. Spread over 30 locations in the world's key economic and financial hubs, the Bank's workforce embodies multiple nationalities and cultures. This international reach enables us to combine global expertise with local know-how.

UBP's governance

BOARD OF DIRECTORS

Chairman	Daniel de Picciotto
Vice Chairman	Marcel Rohner
Members	Anne Rotman de Picciotto
	Patricia Bielmann
	David Blumer
	Nicolas Brunschwig
	François Pauly
Company Secretary	Claudio Rollini

EXECUTIVE COMMITTEE

Chairman	Guy de Picciotto, CEO
Members	Ian Cramb, COO
	Nadège Lesueur-Pène, WM Developing Markets
	Michael Blake, WM Asia
	Nicolas Faller, Asset Management
	Michaël Lok, Asset Management
	Philip Adler, Treasury & Trading
	Christophe Galimard, Compliance
	Raoul Jacot-Descombes, Risk

Why bank with UBP?

UBP's competitive advantage lies in its ability to anticipate, its entrepreneurial spirit and its unparalleled investment expertise. We invest continuously in the development of our activities. Furthermore, not only do we have a proven ability to build key partnerships and attract talent, but we also offer our clients expert investment guidance and innovative products.

Family ownership

Independence and transparency are essential values. Our interests dovetail with those of our clients: preserving capital while generating returns.

Long-term vision

UBP's financial strength enables us to invest in the future and to develop innovative products aimed at creating lasting value for our clients.

Solidity

With a Tier 1 capital ratio of 21.3% UBP ranks among the most strongly capitalised banks in its sector.

High-conviction investing

UBP's investment strategy is based on strong convictions. We firmly believe in the advantages of active, performance-generating wealth and asset management.

Integrated business model

The interaction between Wealth Management and Asset Management means that we can offer dedicated investment solutions and premium advice to both institutional and private clients.

Agility

UBP's size and structure enable us to adapt our strategy to clients' evolving needs within a very competitive time frame.

Responsibility

Our client relations are based on trust, commitment and respect. Our Executive Committee supervises UBP's strategy as regards sustainable investment and corporate social responsibility (CSR).

Expertise

UBP is recognised for its expertise in traditional and alternative investments, including in the selection of third-party funds.

Tailored services

Each client is provided with solutions that suit their needs, objectives and risk profile through a broad range of mandates and products.

Integrated business model

UBP's business model integrates Wealth Management and Asset Management, enabling our teams to bring you consistently sharp analysis and conviction-driven, in-depth guidance. This puts us in the best possible position to add significant value and long-term performance to your wealth and asset management strategies.

Wealth Management

UBP's relationship managers take both a professional and a personal approach, listening to your needs. Relationships are based on trust, transparency and long-term commitment, allowing our bankers to advise you on the best ways to manage your wealth.

We provide a complete range of wealth management products and services, including a variety of discretionary portfolio management and advisory mandates, suited to your specific requirements, objectives and risk profile. The added value of our services comes largely from the expertise of our specialists and our ability to keep in step with industry developments and the demands of our clients by designing innovative products. This is demonstrated in our growing offering in sustainable and impact investing as well as our highly dynamic private market team's compelling opportunities. In addition, our wealth planning team is on hand to provide guidance so that you can secure, grow and transfer your personal wealth over generations.

Among UBP's professional partners, over 200 independent asset managers have chosen us as their custodian bank, valuing our personalised, flexible services, including a high-performance fully up-to-date e-banking system, and our transparent fee structure.

As at 30 June 2025, assets under management for Wealth Management totalled CHF 150.0 billion.

- Discretionary portfolio management
- Advisory service
- Direct market access service
- Wealth planning solutions
- Private equity and debt investments
- e-Banking
- Credit solutions

Asset Management

Over the years, we have built our reputation on the strength of our independent asset management offering. With our clear focus on a selected range of actively managed strategies, we differentiate ourselves by constantly seeking more effective ways to invest in traditional asset classes while meeting our clients' objectives and matching their risk appetite. Those strategies are structured around five main themes: Credit and Carry, Impact & Responsible Investing, High Alpha, Convexity and Private Markets.

We see opportunities where others see boundaries: our commitment to active asset management reflects our strong convictions. We complement our extensive experience with external partnerships in areas where others show outstanding capabilities. With our growing private markets expertise, we offer access to select opportunities.

We also stand out with our capacity to provide our Wealth Management clients with access to institutional investments, and give them the opportunity for direct meetings with award-winning fund managers.

As at 30 June 2025, assets under management for Asset Management totalled CHF 29.7 billion. This figure includes CHF 8.7 billion managed by Asset Management on behalf of Wealth Management clients.

- Active asset management
- Impact & responsible investing
- Alternative investments
- Private markets access
- Partnerships to complete our offering
- Institutional services for Wealth Management clients
- Leading client service and IT structure

Key areas of expertise

UBP is specifically recognised for its market-leading, award-winning expertise in both traditional and alternative asset management. Our integrated business model means we can offer highly personalised asset management to our institutional clients, while enabling our private clients to access products and services that are generally only made available to institutional investors.

Expertise in customised solutions

UBP offers its clients optimal solutions at every stage of the market cycle, and helps them design custom-made investment portfolios, tailored to their specific requirements, objectives and risk profiles, across all asset classes.

Recognised investment expertise

Our core asset lies in the quality of our experienced, award-winning investment management teams.

Responsible investment approach

We have strengthened our Responsible Investment Policy by increasing the integration of environmental, social and governance criteria within our investment decisions and our offering. We also have a growing impact strategy.

Proficient in active management

We focus on strategic investment themes reflecting the investment management teams' drive to create innovative, high-performance products:

Global fixed income: With 15 professionals operating from Geneva, Paris, and London, the Global & Absolute Return Fixed Income team manages a total of USD 18 billion in assets. The team's expertise covers a wide range of strategies, e.g. investment-grade bonds, BB-rated bonds, subordinated debt, collateralised loan obligations and convertible bonds.

Swiss & global equities: The investment team's stock selection is based on the Cash Flow Return On Investment (CFROI) lifecycle approach. The team's expertise is reflected by the long track record of its flagship Swiss and global equity strategies, of which the active Swiss fund is one of the largest available on the market.

Alternative Investments: Alternatives is an area of strategic focus in which UBP is a pioneer. Through a broad range of solutions, the team offers strong portfolio construction expertise with a high level of customisation.

Impact: With a strong network in the impact ecosystem, the team has developed funds seeking to generate a positive social/ environmental impact alongside financial returns.

Private markets: This expertise is an integral part of our offering and covers private equity, real estate, infrastructure and private debt.

Emerging markets: The team offers an innovative product range adding significant diversification benefits and opportunities to investors' portfolios.

Leading wealth-planning guidance

The Bank offers wealth-planning guidance to its private clients in order to secure, grow and pass on their personal wealth from one generation to the next.

AWARDS

WealthBriefing EUROPEAN AWARDS 2025 WINNER Alternative Investment Manager (Bank/Institutional) Union Bancaire Privée, UBP SA

WealthBriefing EUROPEAN AWARDS 2025 WINNER Private Bank - International Clients Team Union Bancaire Privée, UBP SA

ESG Investing Awards 2024 WINNER

EUROMONEY PRIVATE BANKING AWARDS 2025 HONG KONG BEST PURE PLAY/BOUTIQUE PRIVATE BANK

Responsibility as a key driver

As a family-owned bank that counts responsibility among its core values, we place future generations at the heart of our development model. As the world is changing, we firmly believe it is our duty to integrate sustainability throughout our business in order to serve our clients' best interests and contribute to channelling capital into the transition to a green and inclusive economy.

Sustainable investing

Since signing the UN PRI in 2012, UBP has continually strengthened its commitment and expertise in sustainable investment, reflected both in our enhanced Responsible Investment Policy and our day-to-day business. This includes increasing the integration of environmental, social and governance (ESG) criteria within our investment decisions.

We are members of Swiss Sustainable Finance (SSF) and Sustainable Finance Geneva (SFG) as well as of the Investment Leaders Group of the University of Cambridge Institute for Sustainability Leadership (CISL), which aims to promote responsible investment practices. UBP is also a signatory to key sustainability initiatives, including the United Nations Global Compact (UNGC) and the CDP a charity that runs the world's leading environmental disclosure platform. We further support the Task Force on Climate-related Financial Disclosures (TCFD) and are a member of the Taskforce on Nature-related Financial Disclosures (TNFD) Forum. In 2021, UBP Asset Management (Europe) became a signatory to the Net Zero Asset Managers Initiative, with the aim of reducing the carbon emissions of its portfolios and encouraging investments in climate solutions to reach net zero emissions by 2050 or sooner.

In addition, we have enhanced our sustainability governance by creating a Responsible Investing Committee, which reports to the Bank's Executive Committee and whose remit includes devising UBP's strategy in the responsible investment space.

Corporate social responsibility (CSR)

Our commitment to acting responsibly is also reflected in how we manage the Bank's own social and environmental footprint.

With our CSR Committee, which is overseen by the Bank's Executive Committee and tasked with defining and implementing UBP's CSR approach, we ensure that all relevant aspects are addressed: the environment, human resources and community engagement.

We have put in place numerous initiatives to measure and limit our carbon footprint, constantly seeking ways of reducing our consumption of energy, plastic and paper. With respect to human resources, we focus specifically on providing an attractive work environment and opportunities for professional development, while promoting diversity and equal rights. In addition, UBP has a long tradition of contributing to the communities where we operate through corporate philanthropy and sponsorship in the fields of culture, education and research.

WE SUPPORT UN GLOBAL COMPACT

Signatory of: PRI Principles for Responsible Investment

UNIVERSITY OF CAMBRIDGE INSTITUTE FOR SUSTAINABILITY LEADERSHIP

SUSTAINABLE FINANCE GENEVA where finance meets impact

TNFD Taskforce on Nature-related Financial Disclosures

RACE TO ZERO

CDP DISCLOSURE INSIGHT ACTION

Swiss Sustainable Finance

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