

UBS Group AG
Form 6-K
October 25, 2018

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 6-K

REPORT OF FOREIGN PRIVATE ISSUER

PURSUANT TO RULE 13a-16 OR 15d-16 UNDER
THE SECURITIES EXCHANGE ACT OF 1934

Date: October 25, 2018

UBS Group AG

Commission File Number: 1-36764

UBS AG

Commission File Number: 1-15060

(Registrants' Name)

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(Address of principal executive offices)

Indicate by check mark whether the registrants file or will file annual reports under cover of Form 20-F or Form 40-F.

Form 20-F x

Form 40-F o

This Form 6-K consists of the Third Quarter 2018 Report of UBS Group AG, which appears immediately following this page.

Our financial results

Third quarter 2018 report

Corporate calendar UBS Group AG

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Publication of the fourth quarter 2018 report:
Publication of the Annual Report 2018:
Publication of the first quarter 2019 report:
Annual General Meeting 2019:

Monday, 21 January 2019
Friday, 1 March 2019
Thursday, 25 April 2019
Thursday, 2 May 2019

Corporate calendar UBS AG*

Publication of the third quarter 2018 report:

Wednesday, 31 October 2018

*Publication dates of further quarterly and annual reports and results will be made available as part of the corporate calendar of UBS AG at www.ubs.com/investors

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Third quarter 2018 report

Our key figures

<i>CHF million, except where indicated</i>	As of or for the quarter ended				As of or year-to-date	
	30.9.18	30.6.18	31.12.17	30.9.17	30.9.18	30.9.17
Group results						
Operating income	7,279	7,554	7,122	7,145	22,531	21,946
Operating expenses	5,611	5,875	6,266	5,924	17,212	17,534
Operating profit / (loss) before tax	1,668	1,679	855	1,221	5,320	4,412
Net profit / (loss) attributable to shareholders	1,246	1,284	(2,336)	946	4,044	3,389
Diluted earnings per share (CHF) ¹	0.32	0.33	(0.63)	0.25	1.05	0.88
Key performance indicators²						
Profitability and growth						
Return on tangible equity (%)	11.3	11.6	(20.2)	8.3	12.2	9.8
Adjusted return on tangible equity excluding deferred tax expense / benefit and deferred tax assets (%)	15.7	16.7	8.6	13.3	16.7	15.5
Cost / income ratio (%)	77.0	77.5	86.9	83.0	76.2	79.8
Adjusted cost / income ratio (%) ³	75.9	75.8	83.4	79.0	75.7	76.5
Net profit growth (%)	31.7	9.3		14.4	19.3	32.0
Resources						
Common equity tier 1 capital ratio (%) ⁴	13.5	13.4	13.8	13.7	13.5	13.7
Common equity tier 1 leverage ratio (%) ⁴	3.80	3.75	3.69	3.69	3.80	3.69
Going concern leverage ratio (%) ⁴	5.0	5.0	4.7	4.7	5.0	4.7
Additional information						
Profitability						
Return on equity (%)	9.8	10.1	(17.8)	7.2	10.6	8.5
Return on risk-weighted assets, gross (%) ⁵	11.6	12.0	12.1	12.0	12.0	12.8
Return on leverage ratio denominator, gross (%) ⁵	3.2	3.4	3.3	3.3	3.4	3.4
Resources						
Total assets	932,471	944,482	915,642	913,599	932,471	913,599
Equity attributable to shareholders	51,122	50,774	51,214	53,493	51,122	53,493
Common equity tier 1 capital ⁴	34,167	33,817	32,671	32,621	34,167	32,621
Risk-weighted						