



Capital and total loss-absorbing capacity instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone as of 31 December 2023 – Key features

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Share capital	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0244767585	-
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	CET1	CET1
5	Post-transitional Basel III rules <sup>2</sup>	CET1	CET1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated, UBS AG standalone
7	Instrument type (types to be specified by each jurisdiction)	Equities	Equities
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 346	USD 386
9	Par value of instrument (currency in million)	USD 346	USD 386
10	Accounting classification <sup>3</sup>	Equity attributable to UBS Group AG shareholders	Equity attributable to UBS AG shareholders
11	Original date of issuance	-	-
12	Perpetual or dated	n/a	n/a
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	n/a	n/a
15	Optional call date, contingent call dates and redemption amount	-	-
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	n/a	n/a
18	Coupon rate and any related index	-	-
19	Existence of a dividend stopper	n/a	n/a
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	n/a	n/a
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	n/a	n/a
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	n/a	n/a
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Statutory	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unless otherwise stated in the articles of association, once debts are paid back, the assets of the liquidated company are divided between the shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (Art. 745, Swiss Code of Obligations)	Unless otherwise stated in the articles of association, once debts are paid back, the assets of the liquidated company are divided between the shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (Art. 745, Swiss Code of Obligations)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		<b>Share capital</b>
		Eligible for regulatory capital purposes
1	Issuer	Credit Suisse AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-
3	Governing law(s) of the instrument	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	CET1
5	Post-transitional Basel III rules <sup>2</sup>	CET1
6	Eligible at solo / group / group and solo	Credit Suisse AG consolidated, Credit Suisse AG standalone
7	Instrument type (types to be specified by each jurisdiction)	Equities
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	CHF 4,399.7
9	Par value of instrument (currency in million)	CHF 4,399.7
10	Accounting classification <sup>3</sup>	Total shareholder equity
11	Original date of issuance	-
12	Perpetual or dated	n/a
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	n/a
15	Optional call date, contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	n/a
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	n/a
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	n/a
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	n/a
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	n/a
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unless otherwise stated in the articles of association, once debts are paid back, the assets of the liquidated company are divided between the shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (Art. 745, Swiss Code of Obligations)
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS or Credit Suisse AG under US GAAP, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0286864027	-
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,521	USD 1,520.6
9	Par value of instrument (currency in million)	USD 1,575	USD 1,575
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
11	Original date of issuance	7 August 2015	20 March 2018 <sup>5</sup>
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 7 August 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First optional redemption date: 7 August 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	6.875% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	6.875% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; in each case plus 0.1838%; annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loans granted by UBS Group AG. <sup>5</sup> The relevant loan agreement was entered into on 7 August 2015; however, the loan started counting as AT1 capital as of 20 March 2018.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US90352JAF03 <sup>7</sup>
3	Governing law(s) of the instrument	Swiss / NY, US	RegS: USH4209UAT37 <sup>7</sup>
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	Swiss law
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	n/a
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 351.3	USD 0
9	Par value of instrument (currency in million)	USD 351.3 <sup>4</sup>	USD 2,500
10	Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost
11	Original date of issuance	31 December 2018 <sup>5</sup>	31 January 2019
12	Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First call date: 1 March 2024; for SMFs, 1 March 2025 and 1 March 2026 in equal portions. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)	First optional redemption date: 31 January 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>6</sup>	Fixed
18	Coupon rate and any related index	Issues in Swiss francs: 3.40%; issues in US dollars: 6.85%; annually	7.000% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; semi-annually
19	Existence of a dividend stopper	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Outside the occurrence of a Trigger Event or Viability Event, the holder under the DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated or (ii) that are subordinated (including tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under the DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under the DCCP)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Consists of Deferred Contingent Capital Plan (DCCP) issuances considering foreign exchange movements. Subject to forfeiture and vesting provisions. <sup>5</sup> Original date of issuance from a capital perspective. It does not correspond to grant date for employees. <sup>6</sup> Not applicable to EU / UK Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments. <sup>7</sup> The instrument was called on 4 December 2023.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	- <sup>4</sup>	CH0488506673
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>5</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0	USD 466.2
9	Par value of instrument (currency in million)	USD 2,500	AUD 700
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	31 January 2019	27 August 2019
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 31 January 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First optional redemption date: 27 August 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	7.000% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; in each case plus 0.3170%; semi-annually	4.375% until First Call Date; afterward, 5-Year Semi Quarterly Mid-Swap Rate (subject to reset every five years) and Margin; semi-annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> The instrument was called on 4 December 2023. <sup>5</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0495570928
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 466.5	USD 562.5
9	Par value of instrument (currency in million)	AUD 700	SGD 750
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	27 August 2019	4 September 2019
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 27 August 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First optional redemption date: 4 September 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.375% until First Call Date; afterward, 5-Year Semi Quarterly Mid-Swap Rate (subject to reset every five years) and Margin; in each case plus 0.2923%; semi-annually	4.85% until First Call Date; afterward, sum of the Margin and the Reference Rate (based on SGD Interest Rate Swaps) subject to reset every five years; semi-annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loans granted by UBS Group AG.

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0506668869
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 562.7	USD 310.3
9	Par value of instrument (currency in million)	SGD 750	CHF 275
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	4 September 2019	13 November 2019
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 4 September 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First optional redemption date: 13 November 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.85% until First Call Date; afterward, sum of the Margin and the Reference Rate (based on SGD Interest Rate Swaps) subject to reset every five years; in each case plus 0.2958%; semi-annually	3.00% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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			<b>High-trigger loss-absorbing additional tier 1 capital instruments</b>
			Eligible for regulatory capital purposes
1	Issuer	Credit Suisse AG <sup>4</sup>	UBS Group AG, Switzerland, or other employing entities of the Group
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Governing law(s) of the instrument	Swiss law	Swiss / NY, US
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	Credit Suisse AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>5</sup>	Other instruments (Deferred Contingent Capital Plan, DCCP)
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 290.2	USD 286.2
9	Par value of instrument (currency in million)	CHF 275	USD 286.2 <sup>6</sup>
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Other non-financial liabilities
11	Original date of issuance	13 November 2019	21 February 2020
12	Perpetual or dated	Perpetual	Perpetual <sup>6</sup>
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 13 November 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First call date: 1 March 2025; for SMFs, 1 March 2026 and 1 March 2027. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>7</sup>
18	Coupon rate and any related index	3.00% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; in each case plus 0.2295%; annually	Issues in US dollars: 3.90%; issues in Swiss francs: 1.50%; annually
19	Existence of a dividend stopper	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Outside the occurrence of a Trigger Event or Viability Event, the holder under the DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated or (ii) that are subordinated (including tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under the DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under the DCCP)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated. <sup>4</sup> This internal capital loan was transferred to Credit Suisse AG on 20 October 2023. <sup>5</sup> Loan granted by UBS Group AG. <sup>6</sup> Consists of Deferred Contingent Capital Plan (DCCP) issuances considering foreign exchange movements. Subject to forfeiture and vesting provisions. <sup>7</sup> Not applicable to EU / UK Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0558521263	-
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 679	USD 682
9	Par value of instrument (currency in million)	USD 750	USD 750
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
11	Original date of issuance	29 July 2020	29 July 2020
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 29 July 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 29 July 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	5.125% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); annually	5.125% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.1980%; annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AD01 RegS: USH42097CB19	-
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,241.9	USD 1,260.7
9	Par value of instrument (currency in million)	USD 1,500	USD 1,500
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
11	Original date of issuance	10 February 2021	10 February 2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 10 February 2031 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First Call Date: 10 February 2031 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.375% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); semi-annually	4.375% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.1386%; semi-annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements, information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Governing law(s) of the instrument	Swiss / NY, US	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Other instruments (Loan) <sup>6</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 403.2	USD 210
9	Par value of instrument (currency in million)	USD 403.2 <sup>4</sup>	USD 210
10	Accounting classification <sup>3</sup>	Other non-financial liabilities	Funding from UBS Group AG
11	Original date of issuance	21 February 2021	21 February 2021
12	Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First call date: 1 March 2026; for certain EU MRTs, 1 March 2026, 1 March 2027 and 1 March 2028, due to regulatory requirements in Germany; for SMFs, 1 March 2027 and 1 March 2028. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)	First Call Date: 1 March 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	n/a	Any time on or after the first call date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>5</sup>	Floating
18	Coupon rate and any related index	Issues in US dollars: 4%; issues in Swiss francs: 2.6%; annually	Compounded Daily SOFR + 339 bps; annually from (and including) 1 March 2022
19	Existence of a dividend stopper	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Outside the occurrence of a Trigger Event or Viability Event, the holder under the DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated or (ii) that are subordinated (including tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under the DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under the DCCP)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Consists of Deferred Contingent Capital Plan (DCCP) issuances considering foreign exchange movements. Subject to forfeiture and vesting provisions. <sup>5</sup> Not applicable to EU / UK Material Risk Takers (MRTs) and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments. <sup>6</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US902613AG32 RegS: USH42097CL90
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 148.5	USD 687.7
9	Par value of instrument (currency in million)	CHF 125	USD 750
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	21 February 2021	2 June 2021
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 1 March 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First Call Date: 2 June 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	Any time on or after the first call date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Floating	Fixed
18	Coupon rate and any related index	SARON Compounded + 314.8 bps; annually from (and including) 1 March 2022	3.875% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); semi-annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US902613AJ70 RegS: USH42097CS44
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 695.5	USD 1,391.3
9	Par value of instrument (currency in million)	USD 750	USD 1,500
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	2 June 2021	12 January 2022
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 2 June 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First Call Date: 12 February 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	3.875% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.2339%; semi-annually	4.875% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); semi-annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH1160680174
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,397.8	USD 309
9	Par value of instrument (currency in million)	USD 1,500	CHF 265
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	12 January 2022	16 February 2022
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 12 February 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	First Call Date: 16 February 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.875% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.2415%; semi-annually	3.375% until First Call Date; Mid Market Swap Rate plus Margin afterward (subject to reset every 5 years thereafter); annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	Credit Suisse AG <sup>4</sup>	UBS Group AG, Switzerland, or other employing entities of the Group
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Governing law(s) of the instrument	Swiss law	Swiss / NY, US
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	Credit Suisse AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>5</sup>	Other instruments (Deferred Contingent Capital Plan, DCCP)
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 295.8	USD 459.7
9	Par value of instrument (currency in million)	CHF 265	USD 459.7 <sup>6</sup>
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Other non-financial liabilities
11	Original date of issuance	16 February 2022	18 February 2022
12	Perpetual or dated	Perpetual	Perpetual <sup>6</sup>
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 16 February 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First call date: 1 March 2027; for certain EU MRTs, on 1 March 2027 and 1 March 2028, due to regulatory requirements in Germany; for certain SMFs, on 1 March 2028 and 1 March 2029. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>7</sup>
18	Coupon rate and any related index	3.375% until First Call Date; Mid Market Swap Rate plus Margin afterward (subject to reset every 5 years thereafter); in each case plus 0.2256%; annually	Issues in US dollars: 5.70%; issues in Swiss francs: 3.70%; annually
19	Existence of a dividend stopper	Yes	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Outside the occurrence of a Trigger Event or Viability Event, the holder under the DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated or (ii) that are subordinated (including tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under the DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under the DCCP)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated. <sup>4</sup> This internal capital loan was transferred to Credit Suisse AG on 20 October 2023. <sup>5</sup> Loan granted by UBS Group AG. <sup>6</sup> Consists of Deferred Contingent Capital Plan (DCCP) issuances considering foreign exchange movements. Subject to forfeiture and vesting provisions. <sup>7</sup> Not applicable to EU / UK Material Risk Takers (MRTs) and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
		UBS AG	UBS AG
1	Issuer	UBS AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Other instruments (Loan) <sup>4</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 235	USD 160.4
9	Par value of instrument (currency in million)	USD 235	CHF 135
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Funding from UBS Group AG
11	Original date of issuance	18 February 2022	18 February 2022
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 1 March 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Any time on or after the first call date	First Call Date: 1 March 2027 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Any time on or after the first call date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Floating	Floating
18	Coupon rate and any related index	Compounded Daily SOFR + 399.2 bps; annually from (and including) 1 March 2023	SARON Compounded + 340.0 bps; annually from (and including) 1 March 2023
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
3	Governing law(s) of the instrument	Swiss / NY, US	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Other instruments (Loan) <sup>6</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 433.9	USD 200
9	Par value of instrument (currency in million)	USD 433.9 <sup>4</sup>	USD 200
10	Accounting classification <sup>3</sup>	Other non-financial liabilities	Funding from UBS Group AG
11	Original date of issuance	17 February 2023	17 February 2023
12	Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First call date: 1 March 2028; for SMFs, partly on 1 March 2029 and 1 March 2030. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)	First Call Date: 1 March 2028 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	n/a	Any time on or after the first call date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>5</sup>	Floating
18	Coupon rate and any related index	Issues in US dollars: 7.80%; issues in Swiss francs: 4.85%; annually	Compounded Daily SOFR + 391 bps; annually from (and including) 1 March 2024
19	Existence of a dividend stopper	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Outside the occurrence of a Trigger Event or Viability Event, the holder under the DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated or (ii) that are subordinated (including tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under the DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under the DCCP)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Consists of Deferred Contingent Capital Plan (DCCP) issuances considering foreign exchange movements. Subject to forfeiture and vesting provisions. <sup>5</sup> Not applicable to EU / UK Material Risk Takers (MRTs) and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments. <sup>6</sup> Loan granted by UBS Group AG.

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US902613BF40 RegS: USH42097ES26
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 148.5	USD 1,766.9
9	Par value of instrument (currency in million)	CHF 125	USD 1,750
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	17 February 2023	13 November 2023
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 1 March 2028 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Any time on or after the first call date	First Call Date: 13 November 2028 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of conditions for redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Floating	Fixed
18	Coupon rate and any related index	SARON Compounded + 313 bps; annually from (and including) 1 March 2024	9.250% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible <sup>5</sup>
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG. <sup>5</sup> The notes (or the UBS Group internal capital loan, as applicable) are subject to write-down upon the occurrence of a Trigger Event or a Viability Event. Following approval of a minimum amount of conversion capital by UBS Group AG's shareholders (or UBS AG's shareholder, as applicable), upon the occurrence of a Trigger Event or a Viability Event the notes (or the UBS Group internal capital loan, as applicable) will be converted into UBS Group AG ordinary shares (or UBS AG ordinary shares, as applicable) rather than be subject to write-down. Refer to the terms and conditions for additional information.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US902613BE74 RegS: USH42097ER43
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,782.5	USD 1,807.8
9	Par value of instrument (currency in million)	USD 1,750	USD 1,750
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11	Original date of issuance	13 November 2023	13 November 2023
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 13 November 2028 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of conditions for redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any Interest Payment Date after First Call Date	First Call Date: 13 November 2033 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of conditions for redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	-	-
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	9.250% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.2795%; annually	9.250% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible <sup>5</sup>	Non-convertible <sup>5</sup>
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG. <sup>5</sup> The notes (or the UBS Group internal capital loan, as applicable) are subject to write-down upon the occurrence of a Trigger Event or a Viability Event. Following approval of a minimum amount of conversion capital by UBS Group AG's shareholders (or UBS AG's shareholder, as applicable), upon the occurrence of a Trigger Event or a Viability Event the notes (or the UBS Group internal capital loan, as applicable) will be converted into UBS Group AG ordinary shares (or UBS AG ordinary shares, as applicable) rather than be subject to write-down. Refer to the terms and conditions for additional information.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		High-trigger loss-absorbing additional tier 1 capital instruments
		Eligible for regulatory capital purposes
1	Issuer	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-
3	Governing law(s) of the instrument	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1
6	Eligible at solo / group / group and solo	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,815.3
9	Par value of instrument (currency in million)	USD 1,750
10	Accounting classification <sup>3</sup>	Funding from UBS Group AG
11	Original date of issuance	13 November 2023
12	Perpetual or dated	Perpetual
13	Original maturity date	-
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	First Call Date: 13 November 2033 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of conditions for redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any Interest Payment Date after First Call Date
16	Subsequent call dates, if applicable	
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	9.250% until First Call Date; afterward, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.1816%; annually
19	Existence of a dividend stopper	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible <sup>5</sup>
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Loan granted by UBS Group AG. <sup>5</sup> The notes (or the UBS Group internal capital loan, as applicable) are subject to write-down upon the occurrence of a Trigger Event or a Viability Event. Following approval of a minimum amount of conversion capital by UBS Group AG's shareholders (or UBS AG's shareholder, as applicable), upon the occurrence of a Trigger Event or a Viability Event the notes (or the UBS Group internal capital loan, as applicable) will be converted into UBS Group AG ordinary shares (or UBS AG ordinary shares, as applicable) rather than be subject to write-down. Refer to the terms and conditions for additional information.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Low-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0271428333	-
3	Governing law(s) of the instrument	Swiss law	Swiss law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Additional tier 1 <sup>4</sup>	Additional tier 1 <sup>4</sup>
5	Post-transitional Basel III rules <sup>2</sup>	Additional tier 1 <sup>4</sup>	Additional tier 1 <sup>4</sup>
6	Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>5</sup>
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,214.1	USD 1,212.3
9	Par value of instrument (currency in million)	USD 1,250	USD 1,250
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
11	Original date of issuance	19 February 2015	20 March 2018 <sup>6</sup>
12	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	-	-
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	First optional redemption date: 19 February 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 19 February 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest thereon. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	7.00% until First Call Date; afterward, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	7% / Reset Interest Rate, in each case plus 0.1815%; annually
19	Existence of a dividend stopper	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full	Full
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> An outstanding low-trigger loss-absorbing additional tier 1 capital instrument is available to meet the going concern requirements under the Swiss SRB framework until the first call date. Although instrument #40 was issued after the new Swiss SRB framework was implemented, since June 2020 it qualifies as going concern capital up to the first call date, as agreed with FINMA. As of the first call date, these instruments are eligible to meet the going concern requirements. <sup>5</sup> Loan granted by UBS Group AG. <sup>6</sup> The relevant loan agreement was entered into on 19 February 2015; however, the loan started counting as gone concern loss-absorbing capacity as of 20 March 2018 (instrument #40), and, starting from June 2020, also counts as going concern loss-absorbing capacity up to the first call date, as agreed with FINMA.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Low-trigger loss-absorbing tier 2 capital instruments
		Eligible for regulatory capital purposes
1	Issuer	UBS AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0244100266
3	Governing law(s) of the instrument	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>4</sup>
5	Post-transitional Basel III rules <sup>2</sup>	- <sup>4</sup>
6	Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
7	Instrument type (types to be specified by each jurisdiction)	Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0 <sup>4</sup>
9	Par value of instrument (currency in million)	USD 2,500
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost
11	Original date of issuance	15 May 2014
12	Perpetual or dated	Dated
13	Original maturity date	15 May 2024
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid interest thereon. Early redemption possible upon a Change in Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest thereon
16	Subsequent call dates, if applicable	n/a
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	5.125%; annually
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> As of 1 January 2020, outstanding low-trigger loss-absorbing tier 2 capital instruments are eligible to meet the gone concern requirements under the Swiss SRB framework until one year before maturity.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Non-Basel III-compliant tier 2 capital instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS AG, Stamford Branch <sup>4</sup>	UBS AG, Jersey Branch
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US870836AC77	XS0062270581
3	Governing law(s) of the instrument	NY, US	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>5</sup>	Tier 2 <sup>5</sup>
5	Post-transitional Basel III rules <sup>2</sup>	- <sup>5</sup>	- <sup>5</sup>
6	Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
7	Instrument type (types to be specified by each jurisdiction)	Notes	Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 252.1	USD 78.4
9	Par value of instrument (currency in million)	USD 250.5	GBP 61.3
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	21 July 1995	18 December 1995
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 July 2025	18 December 2025
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax	For taxation reasons, the Issuer may redeem the Bonds at 100% of their principal amount (together with accrued interest)
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	7.5%; semi-annually	8.75%; annually
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	All deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank pari passu with or are subordinated to the Securities	All unsubordinated creditors of the Issuer
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	- No point of non-viability provision - No prior supervisory approval for early repayment	- No point of non-viability provision - No prior supervisory approval for early repayment

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Formerly denominated "UBS AG NY Branch." <sup>5</sup> Non-Basel III-compliant tier 2 capital instruments qualify as gone concern instruments. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements until one year prior to maturity.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Non-Basel III-compliant tier 2 capital instruments
		Eligible for TLAC purposes
1	Issuer	UBS AG, Stamford branch <sup>4</sup>
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US870845AC84
3	Governing law(s) of the instrument	NY, US
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>5</sup>
5	Post-transitional Basel III rules <sup>2</sup>	- <sup>5</sup>
6	Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
7	Instrument type (types to be specified by each jurisdiction)	Notes
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 208.0
9	Par value of instrument (currency in million)	USD 217.7
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost
11	Original date of issuance	3 September 1996
12	Perpetual or dated	Dated
13	Original maturity date	1 September 2026
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax
16	Subsequent call dates, if applicable	n/a
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	7.75%; semi-annually
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	All deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank pari passu with or are subordinated to the Securities
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	– No point of non-viability provision – No prior supervisory approval for early repayment

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. <sup>4</sup> Formerly denominated "UBS AG NY Branch." <sup>5</sup> Non-Basel III-compliant tier 2 capital instruments qualify as gone concern instruments. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements until one year prior to maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Non-Base I-compliant tier 2 capital instruments	
		Ineligible for TLAC purposes	
1	Issuer	Credit Suisse AG, London Branch	Credit Suisse AG, London Branch
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	XS0105838964	XS0105839426
3	Governing law(s) of the instrument	English	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Tier 2	Tier 2
5	Post-transitional Basel III rules <sup>2</sup>	ineligible	ineligible
6	Eligible at solo / group / group and solo	n/a	n/a
7	Instrument type (types to be specified by each jurisdiction)	Discounted Variable Coupon Subordinated Bonds	Discounted Variable Coupon Subordinated Bonds
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0	USD 0
9	Par value of instrument (currency in million)	USD 19	USD 24
10	Accounting classification <sup>3</sup>	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	23 December 1999	23 December 1999
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 December 2027	30 December 2024
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	Various as per the terms and conditions; annually	Various as per the terms and conditions; annually
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior	Senior
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	– No point of non-viability provision	– No point of non-viability provision

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Non-Base I-compliant tier 2 capital instruments	
		Ineligible for TLAC purposes	
1	Issuer	Credit Suisse AG, London Branch	Credit Suisse AG, London Branch
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	XS0102733317	XS0102733408
3	Governing law(s) of the instrument	English	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Tier 2	Tier 2
5	Post-transitional Basel III rules <sup>2</sup>	ineligible	ineligible
6	Eligible at solo / group / group and solo	n/a	n/a
7	Instrument type (types to be specified by each jurisdiction)	Subordinated Bonds	Subordinated Bonds
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0	USD 0
9	Par value of instrument (currency in million)	EUR 25	EUR 25
10	Accounting classification <sup>3</sup>	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	15 October 1999	15 October 1999
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 October 2029	15 October 2029
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	7.05% annually until 15 October 2014; semi-annual swap rate for 15-year maturity GBP swap and with a cap of 7.5% thereafter	9.35% annually until 15 October 2004; semi-annual swap rate for 15-year maturity GBP swap and with a cap of 7.5% thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior	Senior
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	- No point of non-viability provision	- No point of non-viability provision

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Non-Base I-compliant tier 2 capital instruments	
		Ineligible for TLAC purposes	
1	Issuer	Credit Suisse AG, London Branch	Credit Suisse AG, London Branch
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	XS0105839269	XS0104830772
3	Governing law(s) of the instrument	English	English
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	Tier 2	Tier 2
5	Post-transitional Basel III rules <sup>2</sup>	ineligible	ineligible
6	Eligible at solo / group / group and solo	n/a	n/a
7	Instrument type (types to be specified by each jurisdiction)	Discounted Variable Coupon Subordinated Bonds	Amortising Subordinated Bonds
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0	USD 0
9	Par value of instrument (currency in million)	USD 46	USD 80
10	Accounting classification <sup>3</sup>	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	23 December 1999	1 December 1999
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 December 2026	3 January 2028
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	Various as per the terms and conditions; annually	Various as per the terms and conditions; annually
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-	-
25	If convertible, fully or partially	-	-
26	If convertible, conversion rate	-	-
27	If convertible, mandatory or optional conversion	-	-
28	If convertible, specify instrument type convertible into	-	-
29	If convertible, specify issuer of instrument it converts into	-	-
30	Write-down feature	No	No
31	If write-down, write-down trigger(s)	-	-
32	If write-down, full or partial	-	-
33	If write-down, permanent or temporary	-	-
34	If temporary write-down, description of write-up mechanism	-	-
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior	Senior
36	Non-compliant transitioned features	Yes	Yes
37	If yes, specify non-compliant features	- No point of non-viability provision	- No point of non-viability provision

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Non-Basel III-compliant tier 2 capital instruments
		Ineligible for TLAC purposes
1	Issuer	Credit Suisse AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	N/A
3	Governing law(s) of the instrument	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	Tier 2
5	Post-transitional Basel III rules <sup>2</sup>	ineligible
6	Eligible at solo / group / group and solo	n/a
7	Instrument type (types to be specified by each jurisdiction)	Warrants on a portfolio of securities
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 0
9	Par value of instrument (currency in million)	CHF 50
10	Accounting classification <sup>3</sup>	Debt issued measured at amortized cost
11	Original date of issuance	31 August 1995
12	Perpetual or dated	Dated
13	Original maturity date	1 September 2025
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	n/a
16	Subsequent call dates, if applicable	n/a
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	Fixed
18	Coupon rate and any related index	Zero coupon
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
34a	Type of subordination	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	– No point of non-viability provision

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Based on Swiss SRB requirements applicable as of 1 January 2020. <sup>3</sup> As applied in the financial statements of UBS Group AG under IFRS or Credit Suisse AG under US GAAP, except where indicated.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	SEC reg: US902613AX64 144A: US902613AW81 RegS: USH42097EG87 <sup>3</sup>	SEC reg: US902613AY48 144A: US902613AZ13 RegS: USH42097EH60 <sup>3</sup>
3	Governing law(s) of the instrument	New York	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,410.4	USD 1,560.3
9	Par value of instrument (currency in million)	USD 2,499.9	USD 1,999.9
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	26 March 2015	21 May 2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26 March 2025	15 May 2045
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	n/a
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	3.75%	4.88%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> ISINs for this instrument have changed compared to those from original issuance.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	XS1241134821	144A: US90351DAB38 RegS: USG91703AB73
3	Governing law(s) of the instrument	English	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 96.3	USD 2,402.6
9	Par value of instrument (currency in million)	NOK 1,000	USD 2,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	29 May 2015	24 September 2015
12	Perpetual or dated	Dated	Dated
13	Original maturity date	28 May 2025	24 September 2025
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	n/a	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	3.60%	4.125%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0310451858	CH0314209351
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 168.3	USD 0
9	Par value of instrument (currency in million)	CHF 150	EUR 750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	22 February 2016	4 March 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	23 February 2026	4 March 2024
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	1.25%	2.125%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAF42 RegS: USG91703AK72	SEC reg: US902613BB36 144A: US902613BA52 RegS: USH42097EJ27 <sup>3</sup>
3	Governing law(s) of the instrument	Swiss	New York
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,884.3	USD 1,879.5
9	Par value of instrument (currency in million)	USD 2,000	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	5 April 2016	18 April 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 April 2026	17 April 2026
14	Issuer call subject to prior supervisory approval	No	No
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	n/a
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.125%	4.55%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> ISINs for this instrument have changed compared to those from original issuance.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0330938876	CH0336602930
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 600.7	USD 1,300.1
9	Par value of instrument (currency in million)	GBP 500	EUR 1,250
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	8 August 2016	1 September 2016
12	Perpetual or dated	Dated	Dated
13	Original maturity date	8 August 2025	1 September 2026
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	Optional call date (Issuer Call): 1 June 2026 Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount Subsequent optional call dates: any Business Day falling after 1 June 2026
16	Subsequent call dates, if applicable	n/a	
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	2.75%	1.25%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AC20/ USH3698DAR55	144A: US90352JAC71 RegS: USH4209UAC02
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,127.1	USD 1,911
9	Par value of instrument (currency in million)	USD 2,250	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	9 January 2017	23 March 2017
12	Perpetual or dated	Dated	Dated
13	Original maturity date	9 January 2028	23 March 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	9 January 2027	Optional call date (Issuer Call): 23 March 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.28%	4.253%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0343366842	CH0379268722
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,631.8	USD 928
9	Par value of instrument (currency in million)	EUR 1,500	GBP 750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	17 July 2017	12 September 2017
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17 July 2025	12 September 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	17 July 2024	12 September 2024
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	1.25% until the Optional Redemption Date; 1-year EUR Mid-Swap + 75 bps thereafter	2.125% until the Optional Redemption Date; 1-year GBP Mid-Swap + 123 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0385997058	CH0385997066
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 58.7	USD 68.2
9	Par value of instrument (currency in million)	JPY 8,300	JPY 10,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	27 October 2017	27 October 2017
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27 October 2027 <sup>3</sup>	27 October 2033 <sup>4</sup>
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	27 October 2026	27 October 2032
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	0.904% until the Optional Redemption Date; 6-month JPY LIBOR + 64 bps thereafter	1.269% until the Optional Redemption Date; 6-month JPY LIBOR + 75 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Maturity date is the Interest Payment Date falling on or nearest to 27 October 2027. <sup>4</sup> Maturity date is the Interest Payment Date falling on or nearest to 27 October 2033.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AF50/ USH3698DBM59	CH0406415312
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 1,902.3	USD 285.5 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 2,000	USD 395.1 <sup>4</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	12 January 2018	29 March 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 January 2029	29 March 2048
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	12 January 2028	29 March 2024
16	Subsequent call dates, if applicable	n/a	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Zero Coupon Accreting
18	Coupon rate and any related index	3.869% until the Optional Redemption Date; 3-month USD LIBOR + 141 bps thereafter	Zero Coupon Accreting (annual accrual yield of 4.60%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0409606354	CH0419042517
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>4</sup>	USD 1,912.5	USD 147 <sup>4</sup>
9	Par value of instrument (currency in million)	EUR 1,750	USD 189.7 <sup>5</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	17 April 2018	29 June 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17 April 2025	29 June 2048
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 17 April 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	29 June 2023
16	Subsequent call dates, if applicable	n/a	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
18	Coupon rate and any related index	1.25% until Reset Date; 1-year EUR Mid-Swap + 75 bps thereafter	Zero Coupon Accreting (annual accrual yield of 5.00%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>4</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>5</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0406415296	CH0428194218
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 93.8	USD 191.3 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 100	USD 246.5 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	11 July 2018	31 August 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	4 July 2034	31 August 2048
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	11 July 2028	31 August 2023
16	Subsequent call dates, if applicable	Every 5 years following the first optional call date until the maturity date	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Zero Coupon Accreting
18	Coupon rate and any related index	2.46%	Zero Coupon Accreting (annual accrual yield of 5.00%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0438965599	CH0445624999
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 107.6 <sup>3</sup>	USD 140.8
9	Par value of instrument (currency in million)	USD 131.0 <sup>4</sup>	JPY 20,000
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	26 October 2018	9 November 2018
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26 October 2048	9 November 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	26 October 2023	Optional call date (Issuer Call): 9 November 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early Redemption. Redemption amount: JPY 100,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed to floating
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 5.35%)	0.973% until first call date; 6-month JPY LIBOR + 65 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0449619078	CH0459297435
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 107.6 <sup>3</sup>	USD 431.1
9	Par value of instrument (currency in million)	USD 130.2 <sup>4</sup>	CHF 400
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	27 December 2018	30 January 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27 December 2048	30 January 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	27 December 2023	Optional call date (Issuer Call): 30 January 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: CHF 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 5.40%)	0.875%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0449619094	CH0457206792
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 127.1 <sup>3</sup>	USD 127.1 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 155.1 <sup>4</sup>	USD 155.1 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	30 January 2019	30 January 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 January 2049	30 January 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30 January 2024	30 January 2024
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 5.35%)	Zero Coupon Accreting (annual accrual yield of 5.35%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0457206834	CH0474977748
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 104.9 <sup>3</sup>	USD 117.4 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 128.9 <sup>4</sup>	USD 160.5 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	30 January 2019	29 May 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 January 2049	29 May 2049
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30 January 2024	29 May 2024
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 5.30%)	Zero Coupon Accreting (annual accrual yield of 4.70%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0483180912	CH0483180946
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 92.5	USD 1,553.2
9	Par value of instrument (currency in million)	EUR 100	EUR 1,500
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	11 June 2019	24 June 2019 <sup>3</sup>
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11 March 2030	24 June 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	11 March 2029	24 June 2026
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>4</sup>
18	Coupon rate and any related index	1.59% per annum to (but excluding) the first Interest Payment Date (i.e., 11 March 2020) and 1.19% per annum thereafter	1.00% until the Optional Redemption Date; 1-year EUR Mid-Swap + 105 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Including a second tranche of EUR 500m issued on 23 July 2019. <sup>4</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0483180987	144A: US902613AA61 RegS: USH42097AZ05
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>2</sup>	USD 111.6 <sup>3</sup>	USD 1,317.6
9	Par value of instrument (currency in million)	USD 158.5 <sup>4</sup>	USD 1,500
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	27 June 2019	13 August 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	27 June 2049	13 August 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	27 June 2024	Optional call date (Issuer Call): 13 August 2029 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed to floating
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 4.50%)	3.126% until Floating Rate Commencement Date; 3-month USD LIBOR + 146.759 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0494734418	US225401AM02/ USH3698DCR38
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 949.9	USD 1,951.2
9	Par value of instrument (currency in million)	EUR 1,000	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	10 September 2019	11 September 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	10 September 2029	11 September 2025
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	11 September 2024
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed to floating
18	Coupon rate and any related index	0.65%	2.593% until the Optional Redemption Date; compounded Daily SOFR + 156bps, reset the first day of each quarterly interest reset period thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0506668844	CH0517825276
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 114.6 <sup>3</sup>	USD 1,273.4
9	Par value of instrument (currency in million)	USD 163.4 <sup>4</sup>	EUR 1,250
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	4 November 2019	14 January 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	4 November 2049	14 January 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 4 November 2022 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	14 January 2027
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: 4 November of every second year after the first optional call date, to and including 4 November 2048	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed <sup>5</sup>
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.80%)	0.65% until the Optional Redemption Date; 1-year EUR Mid-Swap + 77 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield. <sup>5</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0520042489	CH0511762046
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,592.5	USD 162.8 <sup>4</sup>
9	Par value of instrument (currency in million)	EUR 1,500	USD 324.7 <sup>5</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	29 January 2020	31 January 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	29 January 2026	31 January 2060
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 29 January 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	31 January 2025
16	Subsequent call dates, if applicable	n/a	Every year following the first optional call date until the maturity date
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
18	Coupon rate and any related index	0.25% until first Reset Date; 1-year EUR Mid-Swap Rate + 55 bps thereafter	Zero Coupon Accreting (annual accrual yield of 3.85%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>4</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>5</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0521617321	US225401AP33/ USH3698DCW23
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 95.7 <sup>3</sup>	USD 2,442.5
9	Par value of instrument (currency in million)	USD 137.4 <sup>4</sup>	USD 3,000
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	4 March 2020	1 April 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	4 March 2050	1 April 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 4 March 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	1 April 2030
16	Subsequent call dates, if applicable	Subsequent optional redemption dates: 4 March of every year after the first optional call date, to and including 4 March 2049	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed to floating
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.60%)	4.194% until the Optional Redemption Date; compounded Daily SOFR + 373bps, reset the first day of each quarterly interest reset period thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0537261858	CH0535271214
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,107.8	USD 137.9 <sup>4</sup>
9	Par value of instrument (currency in million)	EUR 2,000	USD 231.3 <sup>5</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	2 April 2020	14 April 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	2 April 2026	14 April 2050
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	2 April 2025	Optional call date (Issuer Call): 14 April 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional redemption dates: 14 April of every year after the first optional call date, to and including 14 April 2049
16	Subsequent call dates, if applicable	n/a	
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
18	Coupon rate and any related index	3.25% until the Optional Redemption Date; 1-year EUR Mid-Swap + 350 bps thereafter	Zero Coupon Accreting (annual accrual yield of 4.00%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>4</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>5</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0547243250	CH0543827189
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 64.5 <sup>3</sup>	USD 325.4 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 113.1 <sup>4</sup>	USD 565.7 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	22 May 2020	27 May 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	22 May 2050	27 May 2050
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 22 May 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional redemption dates: 22 May of every year after the first optional call date, to and including 22 May 2049	Optional call date (Issuer Call): 27 May 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional redemption dates: 27 May of every year after the first optional call date, to and including 27 May 2049
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.50%)	Zero Coupon Accreting (annual accrual yield of 3.50%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AQ16/ USH3698DCY88	CH0550413337
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,403.3	USD 845.5
9	Par value of instrument (currency in million)	USD 1,500	GBP 750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	5 June 2020	9 June 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	5 June 2026	9 June 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	5 June 2025	9 June 2027
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed <sup>3</sup>
18	Coupon rate and any related index	2.193% until the Optional Redemption Date; compounded Daily SOFR + 204.4 bps, reset the first day of each quarterly interest reset period thereafter	2.25% until the Optional Redemption Date; 1-year UK benchmark Gilt rate + 223 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AC28 RegS: USH42097BT36	CH0558521271
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,182.5	USD 17.7 <sup>4</sup>
9	Par value of instrument (currency in million)	USD 1,300	AUD 39.1 <sup>5</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	30 July 2020	18 August 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 January 2027	18 August 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 30 January 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 18 August 2030 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
18	Coupon rate and any related index	1.364% until Reset Date; 1-year US treasury rate (as described in the Pricing Supplement) + 108 bps thereafter	Zero Coupon Accreting (annual accrual yield of 2.50%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>4</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>5</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0561923860	CH0576402181
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 35.2 <sup>3</sup>	USD 1,469.6
9	Par value of instrument (currency in million)	USD 60.2 <sup>4</sup>	EUR 1,500
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	22 September 2020	5 November 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	22 September 2050	5 November 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 22 September 2023 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional redemption dates: 22 September of every year after the first optional call date, to and including 22 September 2049	Optional call date (Issuer Call): 5 November 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount n/a
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed <sup>5</sup>
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 2.80%)	0.25% until first Reset Date; 1-year EUR Mid-Swap Rate + 77 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield. <sup>5</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0579132942	CH0581183594
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 29.8 <sup>3</sup>	USD 21.5 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 40	AUD 45
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	24 November 2020	3 December 2020
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24 November 2035	3 December 2035
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 24 November 2023 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000,000 per Calculation Amount Subsequent optional call dates: 24 November 2026, 24 November 2029, 24 November 2032	Optional call date (Issuer Call): 3 December 2023 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: AUD 1,000,000 per Calculation Amount Subsequent optional call dates: 3 December of every year after the first optional call date, to and including 3 December 2034
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	2.21%	2.30%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0587372951	CH0591979635
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 67.8 <sup>3</sup>	USD 1,674.7
9	Par value of instrument (currency in million)	USD 108.2 <sup>4</sup>	EUR 1,500
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	12 January 2021	18 January 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 January 2051	16 January 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 12 January 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	16 January 2025
16	Subsequent call dates, if applicable	Subsequent optional call dates: 12 January of every year after the first optional call date, to and including 12 January 2050	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Floating
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 2.70%)	3m EURIBOR + 100bps
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0591979627	CH0588488863
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,300.6	USD 230.6 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 1,500	USD 357.6 <sup>4</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	18 January 2021	29 January 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	18 January 2033	29 January 2051
14	Issuer call subject to prior supervisory approval	No	Yes
15	Optional call date, contingent call dates and redemption amount	n/a	Optional call date (Issuer Call): 29 January 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 29 January of every year after the first optional call date, to and including 29 January 2050
16	Subsequent call dates, if applicable	n/a	
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Zero Coupon Accreting
18	Coupon rate and any related index	0.625%	Zero Coupon Accreting (annual accrual yield of 2.80%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AT54/ USH3698DDG63	144A: US902613AE83 RegS: USH42097CC91
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,835.7	USD 1,669
9	Par value of instrument (currency in million)	USD 2,000	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	2 February 2021	11 February 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	2 February 2027	11 February 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	2 February 2026	Optional call date (Issuer Call): 11 February 2031 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed <sup>3</sup>
18	Coupon rate and any related index	1.305% until the Optional Redemption Date; compounded Daily SOFR + 98 bps, reset the first day of each quarterly interest reset period thereafter	2.095% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 100 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0595205524	CH0595205532
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 982.6	USD 1,099.3
9	Par value of instrument (currency in million)	EUR 1,000	EUR 1,250
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	24 February 2021	24 February 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24 February 2028	24 February 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	0.25%	0.625%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0598928718	US902613AF58
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 397.2	USD 19.8 <sup>3</sup>
9	Par value of instrument (currency in million)	CHF 360	USD 25
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	24 February 2021	25 February 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	24 August 2029	25 February 2036
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 24 August 2028 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: CHF 200,000 per Calculation Amount	Optional call date (Issuer Call): 25 February 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	Subsequent optional call dates: 25 February of every year after the first optional call date, to and including 25 February 2035
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	0.375%	2.37%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0595205490	CH0595205508
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 123.8 <sup>3</sup>	USD 43.3 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 184.9 <sup>4</sup>	AUD 97.9 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	26 February 2021	26 February 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26 February 2051	26 February 2051
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 26 February 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 26 February of every year after the first optional call date, to and including 26 February 2050	Optional call date (Issuer Call): 26 February 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 26 February of every year after the first optional call date, to and including 26 February 2050
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.00%)	Zero Coupon Accreting (annual accrual yield of 3.01%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0598928734	US225401AU28/ USH3698DDH47
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>2</sup>	USD 32.3 <sup>3</sup>	USD 2,822.4
9	Par value of instrument (currency in million)	USD 40	USD 3,250
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	4 March 2021	14 May 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	4 March 2036	14 May 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 4 March 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000,000 per Calculation Amount	14 May 2031
16	Subsequent call dates, if applicable	Subsequent optional call dates: 4 March of every year after the first optional call date, to and including 4 March 2035	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed to floating
18	Coupon rate and any related index	2.49%	3.091% until the Optional Redemption Date; compounded Daily SOFR + 173 bps, reset the first day of each quarterly interest reset period thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1112455774	144A: US902613AH15 RegS: USH42097CM73
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 206.2 <sup>3</sup>	USD 1,823
9	Par value of instrument (currency in million)	USD 289.7 <sup>4</sup>	USD 2,000
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	26 May 2021	10 August 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	26 May 2051	10 August 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 26 May 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 10 August 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	Subsequent optional call dates: 26 May of every year after the first optional call date, to and including 26 May 2050	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed <sup>5</sup>
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.50%)	1.494% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 85 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield. <sup>5</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1142231682	CH1142231690
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,302.1	USD 1,153.6
9	Par value of instrument (currency in million)	EUR 1,250	EUR 1,250
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	3 November 2021	3 November 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	3 November 2026	3 November 2031
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 3 November 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed
18	Coupon rate and any related index	0.25% until First Reset Date; 1-year EUR Mid-Swap + 48 bps thereafter	0.875%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1142231708	CH1145096165
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 451	USD 517.6
9	Par value of instrument (currency in million)	GBP 400	CHF 440
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	3 November 2021	9 November 2021
12	Perpetual or dated	Dated	Dated
13	Original maturity date	3 November 2029	9 November 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 3 November 2028 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: GBP 1,000 per Calculation Amount	Optional call date (Issuer Call): 9 November 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: CHF 200,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed
18	Coupon rate and any related index	1.875% until Floating Rate Commencement Date; Compounded Daily SONIA + 96 bps thereafter	0.435%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1142754311	144A: US902613AK44 RegS: USH42097CT27
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 516.1	USD 1,264.4
9	Par value of instrument (currency in million)	GBP 450	USD 1,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	15 November 2021	11 January 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 November 2029	11 February 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15 November 2028	Optional call date (Issuer Call): 11 February 2032 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 200,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	2.125% until the Optional Redemption Date; 1-year UK benchmark Gilt rate + 155 bps thereafter	2.746% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 110 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AL27 RegS: USH42097CU99	CH1168499791
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,120.8	USD 1,654.4
9	Par value of instrument (currency in million)	USD 1,500	EUR 1,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	11 January 2022	21 March 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11 February 2043	21 March 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 11 February 2042 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 200,000 per Calculation Amount	Optional call date (Issuer Call): 21 March 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	3.179% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 110 bps thereafter	1.00% until Reset Date; 1-year EUR Mid-Swap Rate + 80 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1174335732	CH1174335740
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,118.1	USD 1,478.3
9	Par value of instrument (currency in million)	EUR 2,000	EUR 1,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	24 March 2022	24 March 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	13 October 2026	2 April 2032
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	13 October 2025	2 April 2031
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	2.125% until the Optional Redemption Date; 1-year EUR Mid-Swap + 160 bps thereafter	2.875% until the Optional Redemption Date; 1-year EUR Mid-Swap + 195 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1175016083	CH1167887269
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 22.6 <sup>3</sup>	USD 57.8 <sup>3</sup>
9	Par value of instrument (currency in million)	AUD 37.8 <sup>4</sup>	USD 85.7 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	25 March 2022	29 March 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	25 March 2032	29 March 2047
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 25 March 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 25 March 2028, 25 March 2031	Optional call date (Issuer Call): 29 March 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 29 March of every year after the first optional call date, to and including 29 March 2046
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 4.50%)	Zero Coupon Accreting (annual accrual yield of 4.02%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1174335773	144A: US902613AM00 RegS: USH42097CZ86
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 34.7	USD 1,164
9	Par value of instrument (currency in million)	JPY 5,000	USD 1,200
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	4 April 2022	12 May 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	4 April 2028	12 May 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	4 April 2026	Optional call date (Issuer Call): 12 May 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	Every year following the first optional call date until the maturity date	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>3</sup>
18	Coupon rate and any related index	1.10%	4.488% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 155 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AN82 RegS: USH42097DA27	144A: US902613AP31 RegS: USH42097DB00
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 599.7	USD 1,164.7
9	Par value of instrument (currency in million)	USD 600	USD 1,200
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	12 May 2022	12 May 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 May 2026	12 May 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): on the Interest Payment Date falling in or nearest to May 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 12 May 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Floating	Fixed <sup>3</sup>
18	Coupon rate and any related index	Compounded Daily SOFR + 158 bps	4.751% until first Reset Date; Reset Reference Rate based on 1-year US treasury rate + 175 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1182086871	CH1187520452
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 46.2 <sup>3</sup>	USD 36.9 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 45	AUD 60.3 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	16 May 2022	18 May 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16 May 2037	18 May 2037
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 16 May 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount Subsequent optional call dates: 16 May of every year after the first optional call date, to and including 16 May 2036	Optional call date (Issuer Call): 18 May 2025 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional call dates: 18 May of every year after the first optional call date, to and including 18 May 2036
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Zero Coupon Accreting
18	Coupon rate and any related index	3.73%	Zero Coupon Accreting (decreasing annual accrual yield: between 8.92% at the Issue Date and 5.8253% at the Maturity Date as provided in the applicable Terms & Conditions)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1194000340	CH1194000357
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,068.2	USD 1,057.6
9	Par value of instrument (currency in million)	EUR 1,000	EUR 1,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	15 June 2022	15 June 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 June 2027	15 June 2030
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 15 June 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 15 June 2029 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	2.750% until Reset Date; 1-year EUR Mid-Swap Rate + 115 bps thereafter	3.125% until Reset Date; 1-year EUR Mid-Swap Rate + 135 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH119555425	144A: US902613AR96 RegS: USH42097DJ36
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>2</sup>	USD 24.8 <sup>3</sup>	USD 1,725.7
9	Par value of instrument (currency in million)	EUR 25	USD 1,750
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	22 June 2022	5 August 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	22 June 2042	5 August 2025
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 22 June 2029 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount	Optional call date (Issuer Call): 5 August 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>4</sup>
18	Coupon rate and any related index	3.63%	4.49% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 160 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AS79 RegS: USH42097DK09	144A: US902613AT52 RegS: USH42097DL81
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,695.8	USD 1,383.3
9	Par value of instrument (currency in million)	USD 1,750	USD 1,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	5 August 2022	5 August 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	5 August 2027	5 August 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 5 August 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 5 August 2032 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	4.703% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 205 bps thereafter	4.988% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 240 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AY40/ USH3698DDR29	US225401AV01/ USH3698DDN15
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,467.5	USD 1,681.8
9	Par value of instrument (currency in million)	USD 1,500	USD 1,750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	12 August 2022	12 August 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	15 July 2026	11 August 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	15 July 2025	11 August 2027
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	6.373% until the Optional Redemption Date; compounded Daily SOFR + 334 bps, reset the first day of each quarterly interest reset period thereafter	6.442% until the Optional Redemption Date; compounded Daily SOFR + 370 bps, reset the first day of each quarterly interest reset period thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US225401AZ15/ USH3698DDS02	CH1204175116
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,793.4	USD 28.8 <sup>3</sup>
9	Par value of instrument (currency in million)	USD 3,000	EUR 31.7 <sup>4</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	12 August 2022	16 August 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 August 2033	16 August 2052
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	12 August 2032	Optional call date (Issuer Call): 16 August 2032 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed to floating	Zero Coupon Accreting
18	Coupon rate and any related index	6.537% until the Optional Redemption Date; compounded Daily SOFR + 392 bps, reset the first day of each quarterly interest reset period thereafter	Zero Coupon Accreting (annual accrual yield of 4.04%)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield and issue price discount.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1211713180	CH1211713198
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 947.2	USD 938.8
9	Par value of instrument (currency in million)	GBP 750	GBP 750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	7 September 2022	7 September 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 September 2027	7 September 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	30 September 2026	7 September 2032
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	7.00% until the Optional Redemption Date; 1-year UK benchmark Gilt rate + 420 bps thereafter	7.375% until the Optional Redemption Date; 1-year UK benchmark Gilt rate + 455 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1210198151	CH1212189141
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 37.6 <sup>2</sup>	USD 125.3 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 37	EUR 120
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	8 September 2022	15 September 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	8 September 2042	15 September 2037
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 8 September 2032 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount	Optional call date (Issuer Call): 15 September 2034 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.09%	4.10%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1213243889	CH1213243905
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 32 <sup>3</sup>	USD 58.8 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 30	JPY 10,000
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	21 September 2022	28 September 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	21 September 2032	28 September 2042
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 21 September 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 500,000 per Calculation Amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: JPY 100,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	4.03%	1.79%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1214797172	US225401BB38/ USH3698DDW14
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 3,384.1	USD 2,088.3
9	Par value of instrument (currency in million)	EUR 3,000	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	14 November 2022	14 November 2022
12	Perpetual or dated	Dated	Dated
13	Original maturity date	1 March 2029	15 November 2033
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	1 March 2028	15 November 2032
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed to floating
18	Coupon rate and any related index	7.75% until the Optional Redemption Date; 1-year EUR Mid-Swap + 495 bps thereafter	9.016% until the Optional Redemption Date; compounded Daily SOFR + 502 bps, reset the first day of each quarterly interest reset period thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1236363391	144A: US902613AU26 RegS: USH42097DS35
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,117.9	USD 1,736
9	Par value of instrument (currency in million)	EUR 1,000	USD 1,750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	11 January 2023	12 January 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	11 January 2031	12 January 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 11 January 2030 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 12 January 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	4.375% until Reset Date; 1-year EUR Mid-Swap Rate + 155 bps thereafter	5.711% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 155 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US902613AV09 RegS: USH42097DT18	CH1242301294
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 2,234.3	USD 47 <sup>4</sup>
9	Par value of instrument (currency in million)	USD 2,250	EUR 42
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	12 January 2023	16 January 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	12 January 2034	16 January 2043
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 12 January 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 16 January 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed
18	Coupon rate and any related index	5.959% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 220 bps thereafter	4.85%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>4</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1244731761	CH1244731779
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 42.5 <sup>3</sup>	USD 102.7 <sup>3</sup>
9	Par value of instrument (currency in million)	AUD 63.6 <sup>4</sup>	EUR 75
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	9 February 2023	15 February 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	9 February 2038	15 February 2038
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional redemption date (Issuer Call): 9 February 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount Subsequent optional redemption dates: 9 February of every year after the first optional call date, to and including 9 February 2037	Optional redemption date (Issuer Call): 15 February 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount n/a
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 6.85%)	4.50%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1244731787	CH1255915022
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 33.4 <sup>3</sup>	USD 27.5 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 31.2 <sup>4</sup>	AUD 40
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	17 February 2023	16 March 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17 February 2043	16 March 2038
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional redemption date (Issuer Call): 17 February 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional redemption date (Issuer Call): 16 March 2030 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: AUD 2,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: 16 March of every year after the first optional call date, to and including 16 March 2037
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 4.7250005926%)	6.25%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield and issue price discount.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1248666922	CH1255915006
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 71.2	USD 1,178.7
9	Par value of instrument (currency in million)	JPY 10,000	EUR 1,046.3 <sup>3</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	16 March 2023	17 March 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	16 March 2033	17 March 2028
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: JPY 100,000,000 per Calculation Amount	Optional call date (Issuer Call): 17 March 2027 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>4</sup>
18	Coupon rate and any related index	1.82%	4.625% until Reset Date; 1-year EUR Mid-Swap Rate + 115 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The nominal amount outstanding has been reduced compared with the nominal amount at issue date as a result of a tender offer launched by UBS Group AG on 22 March 2023. <sup>4</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1255915014	CH1255915030
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	- <sup>2</sup>	- <sup>2</sup>
5	Post-transitional Basel III rules	- <sup>2</sup>	- <sup>2</sup>
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 1,130.1	USD 33.5 <sup>5</sup>
9	Par value of instrument (currency in million)	EUR 977.1 <sup>3</sup>	AUD 52.4 <sup>6</sup>
10	Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
11	Original date of issuance	17 March 2023	17 March 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17 March 2032	17 March 2038
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 17 March 2031 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional redemption date (Issuer Call): 17 March 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16	Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: 17 March of every year after the first optional call date, to and including 17 March 2037
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>4</sup>	Zero Coupon Accreting
18	Coupon rate and any related index	4.750% until Reset Date; 1-year EUR Mid-Swap Rate + 160 bps thereafter	Zero Coupon Accreting (decreasing annual accrual yield: between 9.80% at the Issue Date and 6.213519% at the Maturity Date as provided in the applicable Terms & Conditions)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The nominal amount outstanding has been reduced compared with the nominal amount at issue date as a result of a tender offer launched by UBS Group AG on 22 March 2023. <sup>4</sup> Interest Basis: Fixed Rate / Fixed Rate Notes. <sup>5</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>6</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1253456094	CH1277240953
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 138.9 <sup>3</sup>	USD 28 <sup>3</sup>
9	Par value of instrument (currency in million)	AUD 200	EUR 25
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	21 March 2023	29 June 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	21 March 2033	29 June 2043
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional redemption date (Issuer Call): 21 March 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: AUD 1,000,000 per Calculation Amount Subsequent optional redemption dates: 21 March of every year after the first optional call date, to and including 21 March 2032	Optional call date (Issuer Call): 29 June 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount n/a
16	Subsequent call dates, if applicable		
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed
18	Coupon rate and any related index	6.10%	5.05%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses.



**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1277240961	144A: US225401BC11 RegS: USH42097EL72
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>2</sup>	USD 55.8 <sup>3</sup>	USD 1,275
9	Par value of instrument (currency in million)	EUR 50	USD 1,250
10	Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
11	Original date of issuance	30 June 2023	22 September 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 June 2043	22 December 2027
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 30 June 2031 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount	Optional call date (Issuer Call): 22 December 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Fixed <sup>4</sup>
18	Coupon rate and any related index	5.15%	6.327% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 160 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US225401BE76 RegS: USH42097EN39	144A: US225401BG25 RegS: USH42097EQ69
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>2</sup>	USD 1,540.3	USD 1,811.3
9	Par value of instrument (currency in million)	USD 1,500	USD 1,750
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	22 September 2023	22 September 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	22 September 2029	22 September 2034
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 22 September 2028 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 22 September 2033 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed <sup>3</sup>
18	Coupon rate and any related index	6.246% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 180 bps thereafter	6.301% until Reset Date; Reset Reference Rate based on 1-year US treasury rate + 200 bps thereafter
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> Interest Basis: Fixed Rate / Fixed Rate Notes.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
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		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1305916756	CH1305916798
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>1</sup>	USD 91.3 <sup>3</sup>	USD 28 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 80.5 <sup>4</sup>	EUR 25
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	21 November 2023	30 November 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	21 November 2038	30 November 2038
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 21 November 2030 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 30 November 2032 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount
16	Subsequent call dates, if applicable	n/a	n/a
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 5.610%)	5.05%
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1305916806	CH1305916822
3	Governing law(s) of the instrument	Swiss	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
<b>Regulatory treatment</b>			
4	Transitional Basel III rules <sup>1</sup>	-2	-2
5	Post-transitional Basel III rules	-2	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 67.2 <sup>3</sup>	USD 39.2 <sup>3</sup>
9	Par value of instrument (currency in million)	EUR 60	AUD 50.2 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11	Original date of issuance	30 November 2023	7 December 2023
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 November 2038	7 December 2053
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 30 November 2030 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000,000 per Calculation Amount	Optional redemption date (Issuer Call): 7 December 2026 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16	Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: 7 December of every year after the first optional call date, to and including 7 December 2052
<b>Coupons</b>			
17	Fixed or floating dividend / coupon	Fixed	Zero Coupon Accreting
18	Coupon rate and any related index	5.05%	Zero Coupon Accreting (decreasing annual accrual yield: between 16.00% at the Issue Date and 6.03460% at the Maturity Date as provided in the applicable Terms & Conditions)
19	Existence of a dividend stopper	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a
34a	Type of subordination	Structural	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36	Non-compliant transitioned features	-	-
37	If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield.

**Capital and total loss-absorbing instruments of UBS Group AG consolidated, UBS AG consolidated and standalone, and Credit Suisse AG consolidated and standalone issued as of 31 December 2023 – Key features**

Ordered by issuance date within each category  
Published on 6 February 2024

		Total loss-absorbing capacity instruments
		Eligible for TLAC purposes
1	Issuer	UBS Group AG
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1305916863
3	Governing law(s) of the instrument	Swiss
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
<b>Regulatory treatment</b>		
4	Transitional Basel III rules <sup>1</sup>	-2
5	Post-transitional Basel III rules	-2
6	Eligible at solo / group / group and solo	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in million) <sup>3</sup>	USD 45.9 <sup>3</sup>
9	Par value of instrument (currency in million)	CHF 40.0 <sup>4</sup>
10	Accounting classification	Debt issued designated at fair value
11	Original date of issuance	15 December 2023
12	Perpetual or dated	Dated
13	Original maturity date	30 June 2034
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date, contingent call dates and redemption amount	Optional redemption date (Issuer Call): n/a Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16	Subsequent call dates, if applicable	n/a
<b>Coupons</b>		
17	Fixed or floating dividend / coupon	Zero Coupon Accreting
18	Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 2.4726605548%)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25	If convertible, fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at the discretion of the Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)
29	If convertible, specify issuer of instrument it converts into	UBS Group AG
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32	If write-down, full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	n/a
34a	Type of subordination	Structural
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a
36	Non-compliant transitioned features	-
37	If yes, specify non-compliant features	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2023. <sup>2</sup> Eligible under the gone concern loss-absorbing capacity category until one year before maturity. <sup>3</sup> The eligible amounts presented are adjusted for own-credit-related gains / losses. <sup>4</sup> Information corresponds to the Amortized Face Amount as of 31 December 2023, and therefore includes the applicable accrual yield and issue price discount.



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