



Capital and total loss-absorbing capacity instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

Ordered by issuance date within each category

Published on 14 October 2019

		Share capital	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS AG
1a	Instrument number	1	2
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: 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
Regulatory treatment			
4	Transitional Basel III rules ¹	CET1	CET1
5	Post-transitional Basel III rules ²	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 millions) ¹	USD 337.5	USD 388.1
9	Par value of instrument (currency in millions)	CHF 385.9	CHF 385.8
10	Accounting classification ³	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	-	-
Coupons			
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 (section 745, Swiss Civil 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 (section 745, Swiss Civil Code of Obligations)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated.

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		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
1a	Instrument number	3	4
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	ISIN: CH0271428317
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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 millions) ¹	USD 418.9	USD 1241.8
9	Par value of instrument (currency in millions)	CHF 418.5 ⁴	USD 1,250
10	Accounting classification ³	Other non-financial liabilities	Debt issued measured at amortized cost
11	Original date of issuance	31 December 2014 ⁵	19 February 2015
12	Perpetual or dated	Perpetual ⁴	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 2020 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 securities contributions)	First optional redemption date: 19 February 2020 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	-	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating
18	Coupon rate and any related index	Issues in CHF: 4%; issues in USD: 7.125%; annually	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; 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 phase-in Basel III 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 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 DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. ⁵ Original date of issuance from a capital perspective. It does not correspond to grant date for employees.

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

			High-trigger loss-absorbing additional tier 1 capital instruments	
			Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG		UBS AG
1a	Instrument number	5		6
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: 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
Regulatory treatment				
4	Transitional Basel III rules ¹	Additional tier 1		Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 1618.8		USD 1246.1
9	Par value of instrument (currency in millions)	USD 1,575		USD 1,250
10	Accounting classification ³	Debt issued measured at amortized cost		Funding from UBS Group AG and its subsidiaries
11	Original date of issuance	7 August 2015		26 November 2015 ⁵
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 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon		First optional redemption date: 19 February 2020 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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		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
Coupons				
17	Fixed or floating dividend/coupon	Fixed to floating		Fixed to floating
18	Coupon rate and any related index	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually		7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2851%; 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 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		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	-		-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Loan granted by UBS Group AG. ⁵ The relevant loan agreement has been entered into on 19 February 2015; however, the loan started counting as AT1 capital as of 26 November 2015.

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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
1a	Instrument number	7	8
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	ISIN: CH0317921697
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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 millions) ¹	USD 461.3	USD 1488.2
9	Par value of instrument (currency in millions)	CHF 462.2 ⁴	USD 1,500
10	Accounting classification ³	Other non-financial liabilities	Debt issued measured at amortized cost
11	Original date of issuance	31 December 2015 ⁵	21 March 2016
12	Perpetual or dated	Perpetual ⁴	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 2021 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 securities contributions)	First optional redemption date: 22 March 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	-	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating
18	Coupon rate and any related index	Issues in CHF: 4.15%; issues in USD: 7.35%; annually	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; 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 phase-in Basel III 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 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 DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. ⁵ Original date of issuance from a capital perspective. It does not correspond to grant date for employees.

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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
1a	Instrument number	9	10
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0331455318
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 1488.8	USD 1083.3
9	Par value of instrument (currency in millions)	USD 1,500	USD 1,100
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Debt issued measured at amortized cost
11	Original date of issuance	21 March 2016	10 August 2016
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: 22 March 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 10 August 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2958%; annually	7.125% until First Call Date; afterwards, 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 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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ 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, Switzerland, or other employing entities of the Group
1a	Instrument number	11	12
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴	Other instruments (Deferred Contingent Capital Plan, DCCP)
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 1084.8	USD 367.7
9	Par value of instrument (currency in millions)	USD 1,100	CHF 369.2 ⁵
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Other non-financial liabilities
11	Original date of issuance	10 August 2016	31 December 2016 ⁶
12	Perpetual or dated	Perpetual	Perpetual ⁵
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: 10 August 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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 2022 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 securities contributions)
16	Subsequent call dates, if applicable	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	-
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed
18	Coupon rate and any related index	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2996%; annually	Issues in CHF: 2.55%; issues in USD: 5.95%; 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 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	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 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 DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under DCCP)
36	Non-compliant transitioned features	No	No
37	If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Loan granted by UBS Group AG. ⁵ Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. ⁶ Original date of issuance from a capital perspective. It does not correspond to grant date for employees.

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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
1a	Instrument number	13	14
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0400441280
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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 millions) ¹	USD 366.2	USD 2046.6
9	Par value of instrument (currency in millions)	CHF 368.5 ⁴	USD 2,000
10	Accounting classification ³	Other non-financial liabilities	Debt issued measured at amortized cost
11	Original date of issuance	31 December 2017 ⁵	31 January 2018
12	Perpetual or dated	Perpetual ⁶	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 2023; for SMFs, 1 March 2024 and 1 March 2025 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 securities contributions)	First optional redemption date: 31 January 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	-	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed ⁶	Fixed to floating
18	Coupon rate and any related index	Issues in CHF: 2.30%; issues in USD: 5.85%; annually	5% until First Call Date / Reset Interest Rate afterwards; 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 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 DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. ⁵ Original date of issuance from a capital perspective. It does not correspond to grant date for employees. ⁶ Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMF), who have no right to receive interest payments.

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		High-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS AG	UBS AG
1a	Instrument number	15	16
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴	Other instruments (Loan) ⁴
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 2000.0	USD 1620.4
9	Par value of instrument (currency in millions)	USD 2,000	USD 1,575
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Funding from UBS Group AG and its subsidiaries
11	Original date of issuance	31 January 2018	20 March 2018 ⁵
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 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 7 August 2025 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	5% until First Call Date / Reset Interest Rate afterwards, in each case plus 0.3093%; annually	6.875% until First Call Date / Reset Interest Rate afterwards, 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 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	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; 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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Loans granted by UBS Group AG. ⁵ The relevant loan agreement has been entered into on 7 August 2015; however, the loan started counting as AT1 capital as of 20 March 2018.

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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
1a	Instrument number	17	18
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0447353704	-
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 528.8	USD 530.2
9	Par value of instrument (currency in millions)	SGD 700	SGD 700
10	Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
11	Original date of issuance	28 November 2018	28 November 2018
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: 28 November 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 28 November 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	5.875% until First Call Date; Reset Interest Rate afterwards; semi-annually	5.875% until First Call Date; Reset Interest Rate afterwards, in each case plus 0.3053%; 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, the Trigger CET1 Ratio is less than 7% 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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ 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 Group AG, Switzerland, or other employing entities of the Group	UBS Group AG
1a	Instrument number	19	20
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	144A: US90352JAF03; RegS: USH4209UAT37
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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 millions) ¹	USD 399.7	USD 2587.1
9	Par value of instrument (currency in millions)	USD 399.7 ⁴	USD 2,500
10	Accounting classification ³	Other non-financial liabilities	Debt issued measured at amortized cost
11	Original date of issuance	31 December 2018 ⁵	31 January 2019
12	Perpetual or dated	Perpetual ⁴	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 securities contributions)	First optional redemption date: 31 January 2024 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	-	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed ⁶	Fixed to floating
18	Coupon rate and any related index	Issues in CHF: 3.40%; issues in USD: 6.85%; annually	7.000% until First Call Date; Reset Interest Rate afterwards; 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 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 DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. ⁵ Original date of issuance from a capital perspective. It does not correspond to grant date for employees. ⁶ Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMF), who have no right to receive interest payments.

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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
1a	Instrument number	21	22
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 2596.3	To be provided with the publication as of 31 December 2019
9	Par value of instrument (currency in millions)	USD 2,500	AUD 700
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	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 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 27 August 2024 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	7.000% until First Call Date; Reset Interest Rate afterwards, in each case plus 0.3170%; semi-annually	4.375% until First Call Date; Reset Interest Rate afterwards; 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 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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ 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
1a	Instrument number	23	24
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in millions) ¹	To be provided with the publication as of 31 December 2019	To be provided with the publication as of 31 December 2019
9	Par value of instrument (currency in millions)	AUD 700	SGD 750
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	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 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 4 September 2024 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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	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
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	4.375% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2923%; semi-annually	4.85% until First Call Date; Reset Interest Rate afterwards; 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Loan granted by UBS Group AG.

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – 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
1a	Instrument number	25
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
Regulatory treatment		
4	Transitional Basel III rules ¹	Additional tier 1
5	Post-transitional Basel III rules ²	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) ⁴
8	Amount recognized in regulatory capital (currency in millions) ¹	To be provided with the publication as of 31 December 2019
9	Par value of instrument (currency in millions)	SGD 750
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries
11	Original date of issuance	4 September 2019
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 optional redemption date: 4 September 2024 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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
Coupons		
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.85% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2958%; semi-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
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	-

¹ Based on Swiss SRB (including transitional arrangement) requirements. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Loan granted by UBS Group AG.

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

Ordered by issuance date within each category
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		Low-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for regulatory capital purposes	
1	Issuer	UBS Group AG	UBS Group AG
1a	Instrument number	26	27
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0271428309	ISIN: 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
Regulatory treatment			
4	Transitional Basel III rules ¹	Additional tier 1 ⁴	Additional tier 1 ⁴
5	Post-transitional Basel III rules ²	Additional tier 1 ⁴	Additional tier 1 ⁴
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)	Tier 1 Capital Notes	Tier 1 Capital Notes
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 1163.0	USD 1273.2
9	Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
10	Accounting classification ³	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	19 February 2015	19 February 2015
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 2022. Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 19 February 2025. Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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. 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 accrued and unpaid interest	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. 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 accrued and unpaid interest
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	5.75% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	7.00% until First Call Date; afterwards, 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 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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Outstanding low-trigger loss-absorbing additional tier 1 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until their call date, even if the first call date is after 31 December 2019. As of their first call date, these instruments are eligible to meet the gone concern requirements.

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

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		Low-trigger loss-absorbing additional tier 1 capital instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS AG	UBS AG
1a	Instrument number	28	29
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
Regulatory treatment			
4	Transitional Basel III rules ¹	-4	-4
5	Post-transitional Basel III rules ²	-4	-4
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) ⁵	Other instruments (Loan) ⁵
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 1161.7	USD 1273.2
9	Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
10	Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Funding from UBS Group AG and its subsidiaries
11	Original date of issuance	11 October 2016 ⁶	20 March 2018 ⁶
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 2022 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon.	First optional redemption date: 19 February 2025 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. 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	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. 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 accrued and unpaid interest	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. 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 accrued and unpaid interest
Coupons			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	5.75% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2026%; 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 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	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; 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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Outstanding low-trigger loss-absorbing additional tier 1 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until their call date, even if the first call date is after 31 December 2019. As of their first call date, these instruments are eligible to meet the gone concern requirements. However, the instruments #28-29 were issued after the new Swiss SRB framework was implemented and therefore do not qualify as going concern capital, but qualify as gone concern loss-absorbing capacity. ⁵ Loans granted by UBS Group AG. ⁶ The relevant loan agreement has been entered into on 19 February 2015; however, the loan started counting as gone concern loss-absorbing capacity as of 11 October 2016 (instrument #28) or 20 March 2018 (instrument #29).

Capital instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 14 October 2019 – Key features

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Low-trigger loss-absorbing tier 2 capital instruments			
1	Issuer	UBS AG; Stamford branch	UBS AG
1a	Instrument number	30	31
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: US90261AAB89	CH0236733827
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
Regulatory treatment			
4	Transitional Basel III rules ¹	Tier 2 ⁴	Tier 2 ⁴
5	Post-transitional Basel III rules ²	-4	-4
6	Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone ⁴	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 millions) ¹	USD 2004.8 ⁴	USD 2341.8
9	Par value of instrument (currency in millions)	USD 2,000	EUR 2,000
10	Accounting classification ³	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	17 August 2012	13 February 2014
12	Perpetual or dated	Dated	Dated
13	Original maturity date	17 August 2022	12 February 2026
14	Issuer call subject to prior supervisory approval	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	-	Call date: 12 February 2021 Subject to satisfaction of applicable conditions and applicable law. Redemption price: aggregate principal amount, together with accrued and unpaid interest.
16	Subsequent call dates, if applicable	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. 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	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. 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
Coupons			
17	Fixed or floating dividend/coupon	Fixed	Fixed
18	Coupon rate and any related index	7.625%; semi-annually	4.75% / 3.40% + Mid Market Swap Rate from 12 February 2021; 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	Yes	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	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	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	-	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Outstanding low-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements. Outstanding low-trigger loss-absorbing tier 2 instruments are subject to amortization starting five years prior to their maturity, with the amortized portion qualifying as gone concern loss-absorbing capacity. Instruments available to meet gone concern requirements may be used until one year before maturity, with a haircut of 50% applied in the last year of eligibility. As of 30 June 2019, the instrument #30 contributed USD 1,202.9 million to going concern capital and USD 801.9 million to gone concern requirements.

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		Low-trigger loss-absorbing tier 2 capital instruments
1	Issuer	UBS AG
1a	Instrument number	32
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
Regulatory treatment		
4	Transitional Basel III rules ¹	Tier 2 ⁴
5	Post-transitional Basel III rules ²	- ⁴
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 millions) ¹	USD 2600.9 ⁴
9	Par value of instrument (currency in millions)	USD 2,500
10	Accounting classification ³	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	-
16	Subsequent call dates, if applicable	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. 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
Coupons		
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	-

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Outstanding low-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements. Outstanding low-trigger loss-absorbing tier 2 instruments are subject to amortization starting five years prior to their maturity, with the amortized portion qualifying as gone concern loss-absorbing capacity. Instruments available to meet gone concern requirements may be used until one year before maturity, with a haircut of 50% applied in the last year of eligibility. As of 30 June 2019, the instrument #32 contributed USD 2,080.7 million to going concern capital and USD 520.2 million to gone concern requirements.

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Non-Basel III-compliant tier 2 capital instruments					
Eligible for TLAC purposes					
1	Issuer	UBS AG; NY branch	UBS AG; Jersey branch	UBS AG; NY branch	UBS AG; Jersey branch
1a	Instrument number	33	34	35	36
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: US870836AC77	ISIN: XS0062270581	ISIN: US870845AC84	ISIN: XS0331313055
3	Governing law(s) of the instrument	NY, US	English	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	Tier 2 ⁴	Tier 2 ⁴	Tier 2 ⁴	Tier 2 ⁴
5	Post-transitional Basel III rules ²	-4	-4	-4	-4
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	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	Notes	Notes
8	Amount recognized in regulatory capital (currency in millions) ¹	USD 252.0	USD 77.9	USD 206.6	USD 165.2
9	Par value of instrument (currency in millions)	USD 250.5	GBP 61.3	USD 217.7	GBP 130.2
10	Accounting classification ³	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	21 July 1995	18 December 1995	3 September 1996	19 November 2007
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15 July 2025	18 December 2025	1 September 2026	19 November 2024
14	Issuer call subject to prior supervisory approval	No	No	No	No
15	Optional call date, contingent call dates and redemption amount	-	-	-	First optional redemption date: 19 November 2019 Subsequent optional redemption dates: 19 February, 19 May, 19 August and 19 November in each year. Redemption at par together with accrued interest ⁵
16	Subsequent call dates, if applicable	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)	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 Subordinated Notes at 100% of the Aggregate Nominal Amount together with accrued interest
Coupons					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating
18	Coupon rate and any related index	7.5%; semi-annually	8.75%; annually	7.75%; semi-annually	6.375% / 3-month Sterling LIBOR + 2.10%; annually / quarterly
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	Yes
22	Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	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	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	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	The deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank equally with or subordinate to the Securities	All claims in respect of the deposit liabilities of the Issuer and all of its other liabilities, except those which rank pari passu with or are subordinated to the Notes
36	Non-compliant transitioned features	Yes	Yes	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	- 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 - Existence of step-up

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019. ² Based on Swiss SRB requirements applicable as of 1 January 2020. ³ As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. ⁴ Non-Basel III-compliant tier 2 capital instruments qualify as gone concern instruments. Instruments with a maturity date are eligible to meet the gone concern requirements until one year prior to maturity, with a haircut of 50% applied in the last year of eligibility. ⁵ This capital instrument has been redeemed.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category

Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1	Instrument number	37	38	39	40
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAA54; RegS: USG91703AA90	144A: US90351DAC11; RegS: USG91703AC56	144A: US90351DAB38; RegS: USG91703AB73	CH0302790123
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 736.3	USD 149.2	USD 2,556.7	USD 1,455.1
9	Par value of instrument (currency in millions)	USD 1500	USD 300	USD 2,500	EUR 1,250
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	24 September 2015	24 September 2015	24 September 2015	16 November 2015
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	24 September 2020	24 September 2020	24 September 2025	16 November 2022
14	Issuer call subject to prior supervisory approval	No	No	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	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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed
18	Coupon rate and any related index	2.95%	3m USD Libor + 144 bps	4.125%	1.75%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category

Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
		UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1a	Instrument number	41	42	43	44
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0310451841	CH0310451858	CH0314209351	144A: US90351DAE76; RegS: USG91703AJ00
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ²	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 309.5	USD 158.4	USD 873.3	USD 500.0
9	Par value of instrument (currency in millions)	CHF 300	CHF 150	EUR 750	USD 1,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	22 February 2016	22 February 2016	4 March 2016	5 April 2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	22 February 2022	23 February 2026	4 March 2024	14 April 2021
14	Issuer call subject to prior supervisory approval	No	No	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	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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	0.75%	1.25%	2.125%	3m USD Libor + 178 bps
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1a	Instrument number	45	46	47	48
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAD93; RegS: USG91703AH44	144A: US90351DAF42; RegS: USG91703AK72	144A: US90351DAH08; RegS: USG91703AM39	144A: US90351DAG25; RegS: USG91703AL55
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 988.6	USD 1,983.6	USD 1,966.6	USD 501.7
9	Par value of instrument (currency in millions)	USD 2,000	USD 2,000	USD 2,000	USD 500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	5 April 2016	5 April 2016	10 August 2016	10 August 2016
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15 April 2021	15 April 2026	1 February 2022	1 February 2022
14	Issuer call subject to prior supervisory approval	No	No	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	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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating
18	Coupon rate and any related index	3.00%	4.125%	2.65%	3m USD Libor + 153 bps
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
		UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1a	Instrument number	49	50	51	52
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0336602930	CH0341440334	CH0359915425	144A: US90352JAA16; RegS: USH4209UAA46
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 1,444.7	USD 1,455.3	USD 1,988.7	USD 2,008.7
9	Par value of instrument (currency in millions)	EUR 1,250	EUR 1,250	EUR 1,750	USD 2,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	1 September 2016	30 November 2016	20 March 2017	23 March 2017
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	1 September 2026	30 November 2024	20 September 2022	23 May 2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): any Business Day falling on or after 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	Optional call date (Issuer Call): 30 November 2023. 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	Optional call date (Issuer Call): 20 September 2021. 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): 23 May 2022. 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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
18	Coupon rate and any related index	1.25%	1.50%	3m Euribor + 70 bps	3.491%
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
		UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1a	Instrument number	53	54	55	56
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90352JAB98; RegS: USH4209UAB29	144A: US90352JAC71; RegS: USH4209UAC02	CH0365501516	144A: US90352JAD54; RegS: USH4209UAF33
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 996.8	USD 2,088.9	USD 420.6	USD 1,247.9
9	Par value of instrument (currency in millions)	USD 1,000	USD 2,000	CHF 400	USD 1,250
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	23 March 2017	23 March 2017	18 May 2017	15 August 2017
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	23 May 2023	23 March 2028	18 May 2024	15 August 2023
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 23 May 2022. 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): 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	Optional call date (Issuer Call): 18 May 2023. 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): 15 August 2022. 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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
18	Coupon rate and any related index	3m USD Libor + 122 bps	4.253%	0.625%	3m USD Libor + 95 bps
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		Total loss-absorbing capacity instruments			
		Eligible for TLAC purposes			
		UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1	Issuer	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
1a	Instrument number	57	58	59	60
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90352JAE38; RegS: USH4209UAG16	CH0409606354	CH0445624999	CH0445624981
3	Governing law(s) of the instrument	Swiss	Swiss	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	n/a	n/a
Regulatory treatment					
4	Transitional Basel III rules ¹	-1	-1	-1	-1
5	Post-transitional Basel III rules	-1	-1	-1	-1
6	Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7	Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 2,006.3	USD 2,058.3	USD 189.9	USD 1,216.8
9	Par value of instrument (currency in millions)	USD 2,000	EUR 1,750	JPY 20,000	JPY 130,000
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	15 August 2017	17 April 2018	9 November 2018	9 November 2018
12	Perpetual or dated	Dated	Dated	Dated	Dated
13	Original maturity date	15 August 2023	17 April 2025	9 November 2028	8 November 2024
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 15 August 2022. 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): 17 April 2024. 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	Optional call date (Issuer Call): 9 November 2027. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early Redemption. Redemption amount: JPY 100,000,000 per Calculation Amount	Optional call date (Issuer Call): 8 November 2023. Early redemption possible due to a Tax or Restoration 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	n/a	n/a
Coupons					
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed ²	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	2.859% until Floating Rate Commencement Date; 3m USD LIBOR + 95.423 bps thereafter	1.25% until Reset Date; sum of Reset Reference Rate and the Reset Margin thereafter	0.973% until first call date; 6m JPY Libor + 65 bps thereafter	0.719% until first call date; 6m JPY Libor + 66bps thereafter
19	Existence of a dividend stopper	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21	Existence of step-up or other incentive to redeem	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Convertible	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Fully or partially	Fully or partially
26	If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27	If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28	If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	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	UBS Group AG	UBS Group AG
30	Write-down feature	Yes	Yes	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	Exercise of Swiss Resolution Power with respect to UBS Group 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	Full or partial	Full or partial
33	If write-down, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a
34a	Type of subordination	Structural	Structural	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	n/a	n/a
36	Non-compliant transitioned features	-	-	-	-
37	If yes, specify non-compliant features	-	-	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.

Total loss-absorbing capacity instruments of UBS Group AG consolidated as of 14 October 2019 – Key features

Ordered by issuance date within each category
Published on 14 October 2019

		Total loss-absorbing capacity instruments	
		Eligible for TLAC purposes	
1	Issuer	UBS Group AG	UBS Group AG
1a	Instrument number	61	62
2	Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0459297435	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	n/a
Regulatory treatment			
4	Transitional Basel III rules ¹	-1	-1
5	Post-transitional Basel III rules	-1	-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)	Senior unsecured debt	Senior unsecured debt
8	Amount recognized in regulatory capital (currency in millions) ²	USD 418.8	To be provided with the publication as of 31 December 2019
9	Par value of instrument (currency in millions)	CHF 400	USD 1,500
10	Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issuance	30 January 2019	13 August 2019
12	Perpetual or dated	Dated	Dated
13	Original maturity date	30 January 2025	13 August 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): 30 January 2024 Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: CHF 1,000 per Calculation Amount	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	n/a	n/a
Coupons			
17	Fixed or floating dividend/coupon	Fixed	Fixed to floating
18	Coupon rate and any related index	0.875%	3.126% until Floating Rate Commencement Date; 3m 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 discretion of Swiss Resolution Authority)	Optional (at discretion of 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	-	-

¹ Eligible under the gone concern loss-absorbing capacity category. ² Based on Swiss SRB (including transitional arrangement) requirements; information as of 30 June 2019.



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