

Capital and total loss-absorbing capacity instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 31 December 2021 – Key features

Share capital		
	Eligible for regula	atory capital purposes
lssuer	UBS Group AG	UBS AG
a Instrument number	1	2
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0244767585	-
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	CET1	CET1
Post-transitional Basel III rules <sup>2</sup>	CET1	CET1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated, UBS AG standalone
Instrument type (types to be specified by each jurisdiction)	Equities	Equities
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 322.1	USD 338
Par value of instrument (currency in millions)	CHF 370.2	CHF 385.8
0 Accounting classification <sup>3</sup>	Equity attributable to UBS Group AG shareholders	Equity attributable to UBS AG shareholders
11 Original date of issuance	-	-
12 Perpetual or dated	n/a	n/a
3 Original maturity date	-	-
4 Issuer call subject to prior supervisory approval	n/a	n/a
5 Optional call date, contingent call dates and redemption amount	110	-
6 Subsequent call dates, if applicable		-
		-
Coupons 7 Fixed or floating dividend / coupon		
	n/a	n/a
8 Coupon rate and any related index		
9 Existence of a dividend stopper	n/a	n/a
0 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
1 Existence of step-up or other incentive to redeem	n/a	n/a
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	n/a	n/a
4 If convertible, conversion trigger(s)	-	-
5 If convertible, fully or partially	-	-
6 If convertible, conversion rate	-	-
7 If convertible, mandatory or optional conversion	-	-
8 If convertible, specify instrument type convertible into	-	-
9 If convertible, specify issuer of instrument it converts into	-	-
0 Write-down feature	n/a	n/a
1 If write-down, write-down trigger(s)	-	-
2 If write-down, full or partial	-	-
3 If write-down, permanent or temporary	-	-
4 If temporary write-down, description of write-up mechanism	-	-
4a Type of subordination	Statutory	Statutory
Position in subordination hierarchy in liquidation (specify instrument	Unless otherwise stated in the Articles of Association, once debts are paid back, the assets of the liquidated company are divided between the	Unless otherwise stated in the Articles of Association, once debts are paid back, the assets of the liquidated company are divided between the
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (Art. 745, Swiss Code of Obligations)	shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (Art. 745, Swiss Code Obligations)
6 Non-compliant transitioned features	No	No
7 If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS Group AG	UBS Group AG, Switzerland, or other employing entities of the Group
Instrument number	3	4
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0286864027	-
placement)		e : tow te
Governing law(s) of the instrument	Swiss law	Swiss / NY, US
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS Group AG consolidated
		<b>.</b>
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Deferred Contingent Capital Plan, DCCP)
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,636	USD 335.1
Par value of instrument (currency in millions)	USD 1,575	USD 335.1 <sup>4</sup>
0 Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Other non-financial liabilities
1 Original date of issuance	7 August 2015	31 December 2016 <sup>5</sup>
2 Perpetual or dated	Perpetual	Perpetual <sup>4</sup>
3 Original maturity date	•	
4 Issuer call subject to prior supervisory approval	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	First optional redemption date: 7 August 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First call date: 1 March 2022; for SMFs, 1 March 2023 and 1 March 2024 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, (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)
6 Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	n/a
Coupons		
7 Fixed or floating dividend / coupon	Fixed to floating	Fixed
8 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	Issues in Swiss Francs: 2.55%;
Coupon rate and any related mack	0.075 % affilit his call bate, afterwards, this market swap hate (subject to reset every live years) and margin, annually	issues in US Dollars: 5.95%; annually
9 Existence of a dividend stopper	Yes	No
0 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
1 Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	Non-convertible	Non-convertible
4 If convertible, conversion trigger(s)	-	-
5 If convertible, fully or partially		
6 If convertible, conversion rate		
	-	-
7 If convertible, mandatory or optional conversion	-	-
8 If convertible, specify instrument type convertible into	-	-
9 If convertible, specify issuer of instrument it converts into	•	- V
0 Write-down feature	Yes	Yes
1 If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions
2 If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-
4a Type of subordination	Contractual	Contractual
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 pric 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 issue obligations ranking pari passu with the issuer's obligations under DCCP)
6 Non-compliant transitioned features	No	No No
7 If yes, specify non-compliant features		

<sup>1</sup> Based on Swiss SRB requirements, information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Comprised of Deferred Contingent Capital Plan (DCCP) issuances considering FX movements. Subject to forfeiture and vesting provisions. 5 Original date of issuance from a capital perspective. It does not correspond to grant date for employees.

Ordered by issuance date within each category Published on 1 February 2022

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	tory capital purposes
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group AG
Instrument number	5	6
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0400441280
Governing law(s) of the instrument	Swiss / NY, US	Swiss law
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		
Transitional Basel III rules¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 330.9	USD 2,038.7
Par value of instrument (currency in millions)	USD 330.9 <sup>4</sup>	USD 2,000
Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost
Original date of issuance	31 December 2017 <sup>5</sup>	31 January 2018
Perpetual or dated		
	Perpetual <sup>4</sup>	Perpetual
Original maturity date	Vac	
Issuer call subject to prior supervisory approval	Yes	Yes
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 security contributions)	First optional redemption date: 31 January 2023 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed <sup>6</sup>	Fixed to floating
Coupon rate and any related index	Issues in Swiss Francs: 2.30%; issues in US Dollars: 5.85%; annually	5% until First Call Date / Reset Interest Rate afterwards; annually
Existence of a dividend stopper	No	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible  If convertible, conversion trigger(s)	Non-convertible	Non-convertible
If convertible, fully or partially	·	•
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into		_
	Yes	Yes
Write-down feature  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	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group A viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viabil
	AG's insolvency, bankruptcy or failure. Subject to applicable conditions	(see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
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
		Na Na
Non-compliant transitioned features	No	No

1 Based on Swiss SRB requirements, information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable 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 (SMFs), who have no right to receive interest payments.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	itory capital purposes
Issuer	UBS AG	UBS AG
Instrument number	7	8
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-
Governing law(s) of the instrument	Swiss law	Swiss law
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		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,041.2	USD 1,633.1
Par value of instrument (currency in millions)	USD 2,000	USD 1,575
Accounting classification <sup>3</sup>	Funding from UBS Group AG	Funding from UBS Group AG
Original date of issuance	31 January 2018	20 March 2018 <sup>5</sup>
Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 31 January 2023 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 7 August 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially		
If convertible, conversion rate		
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's vial (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No No	No

	High-trigger loss-absorbing ac	dditional tier 1 capital instruments
	Eligible for regula	atory capital purposes
Issuer	UBS Group AG	UBS AG
a Instrument number	9	10
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0447353704	-
Governing law(s) of the instrument	Swiss law	Swiss law
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 534.4	USD 535
Par value of instrument (currency in millions)	SGD 700	SGD 700
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
Original date of issuance	28 November 2018	28 November 2018
Perpetual or dated	Perpetual	Perpetual
Original maturity date	i cipciuai	i eipetuai
	- Var	Yes
Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount	Yes	
Optional call date, contingent call dates and redemption amount	First optional redemption date: 28 November 2023 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 28 November 2023  Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)		-
If convertible, fully or partially		-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion		-
If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into		
Write-down feature	Yes	Yes
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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viab (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	(see definition of viability event), subject to applicable conditions  Full	(see definition of viability event). Subject to applicable conditions
If write-down, permanent or temporary	Permanent	Permanent
	I CHIMINETIL	ו כווומוכוונ
If temporary write-down, description of write-up mechanism	Castrodus	Castrodical
Type of subordination     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Contractual Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Contractual  Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
Non-compliant transitioned features	No	No
If yes, specify non-compliant features		

Ordered by issuance date within each category Published on 1 February 2022

	High-trigger loss-absorbing additional tier 1 capital instruments	
		tory capital purposes
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group AG
Instrument number	11	12
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private		144A: US90352JAF03
placement)		RegS: USH4209UAT37
Governing law(s) of the instrument	Swiss / NY, US	Swiss law
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		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 358.4	USD 2,586.6
Par value of instrument (currency in millions)	USD 358.4 <sup>4</sup>	USD 2,500
Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost
Original date of issuance	31 December 2018 <sup>5</sup>	31 January 2019
Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
Original maturity date		-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2024; for SMFs, 1 March 2025 and 1 March 2026 in equal portions. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)	First optional redemption date: 31 January 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed <sup>6</sup>	Fixed to floating
Coupon rate and any related index	Issues in Swiss Francs: 3.40%;	7.000% until First Call Date; Reset Interest Rate afterwards; semi-annually
Coupon fate and any related index	issues in US Dollars: 6.85%; annually	7.000 /0 differ institution, reset interest rate differentials, serial difficulty
Existence of a dividend stopper	No	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	- Total Control Contro	
If convertible, fully or partially		
.=	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into		-
Write-down feature	Yes	Yes
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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's vial (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	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	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	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)	
Non-compliant transitioned features	No	No
,		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable 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 (SMFs), who have no right to receive interest payments.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	tory capital purposes
Issuer	UBS AG	UBS Group AG
Instrument number	13	14
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0488506673
Governing law(s) of the instrument	Swiss law	Swiss law
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		
Transitional Basel III rules¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,586.5	USD 502.9
Par value of instrument (currency in millions)	USD 2,500	AUD 700
Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
Original date of issuance	31 January 2019	27 August 2019
Perpetual or dated	Perpetual	
	relpetual	Perpetual
Original maturity date		Vac
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 31 January 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 27 August 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible Non-convertible
If convertible, conversion trigger(s)	•	•
If convertible, fully or partially	-	-
If convertible, conversion rate	-	·
If convertible, mandatory or optional conversion	-	·
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
lf 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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viat (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No	No
If yes, specify non-compliant features	-	-

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS AG	UBS Group AG
a Instrument number	15	16
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	CH0495570928
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
		·· <del>-</del>
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 504.1	USD 562.4
Par value of instrument (currency in millions)	AUD 700	SGD 750
Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
Original date of issuance	27 August 2019	4 September 2019
Perpetual or dated	Perpetual	Perpetual
Original maturity date		-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 27 August 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 4 September 2024 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially		
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into		-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
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 A viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viabil (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	•	-
a Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No	No

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
1 Issuer	UBS AG	UBS Group AG
1a Instrument number	17	18
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	CH0506668869
placement)		
3 Governing law(s) of the instrument	Swiss law	Swiss law
3a Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
4 Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
5 Post-transitional Basel III rules <sup>2</sup>		
	Additional tier 1	Additional tier 1
6 Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
7 Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 563.1	USD 292.9
9 Par value of instrument (currency in millions)	SGD 750	CHF 275
10 Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
11 Original date of issuance	4 September 2019	13 November 2019
12 Perpetual or dated	Perpetual	Perpetual
13 Original maturity date	-	-
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	First optional redemption date: 4 September 2024	First optional redemption date: 13 November 2025
	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.
16 Subsequent call dates, if applicable	Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
	Subsequent optional redemption dates, any other interest rayment Date after rist Can Date	Subsequent optional redemption dates, any other interest rayment bate after rist Can bate
Coupons		
17 Fixed or floating dividend / coupon	Fixed to floating	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	3.00% until First Call Date; Reset Interest Rate afterwards; 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	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'
31 Write down, write down trigger(s)	viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability	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	(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	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
type immediately senior to instrument in the insolvency creditor		
hierarchy of the legal entity concerned)		
36 Non-compliant transitioned features	No	No No
37 If yes, specify non-compliant features	-	-

Ordered by issuance date within each category Published on 1 February 2022

	High-trigger loss-absorbing a	dditional tier 1 capital instruments
	Eligible for regulatory capital purposes	
1 Issuer	UBS AG	UBS Group AG, Switzerland, or other employing entities of the Group
a Instrument number	19	20
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
Ba 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		
Transitional Basel III rules¹	Additional tier 1	Additional tier 1
6 Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
	UBS AG consolidated and standalone	UBS Group AG consolidated
Eligible at solo / group / group and solo		
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Other instruments (Deferred Contingent Capital Plan, DCCP)
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 299.6	USD 292.7
Par value of instrument (currency in millions)	CHF 275	USD 292.7 <sup>5</sup>
0 Accounting classification <sup>3</sup>	Funding from UBS Group AG	Other non-financial liabilities
1 Original date of issuance	13 November 2019	21 February 2020
12 Perpetual or dated	Perpetual	Perpetual <sup>5</sup>
3 Original maturity date	-	-
4 Issuer call subject to prior supervisory approval	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	First optional redemption date: 13 November 2025 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First call date: 1 March 2025; for SMFs, 1 March 2026 and 1 March 2027. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivale 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 securit contributions)
16 Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	n/a
Coupons		
7 Fixed or floating dividend / coupon	Fixed to floating	Fixed <sup>6</sup>
8 Coupon rate and any related index	3.00% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2295%; annually	Issues in US Dollars: 3.90%:
6 Coupon rate and any related index	3.00 % until First Call Date, Neset interest Nate afterwards, in each case plus 0.2233 %, allitually	issues in Swiss Francs: 1.50%; annually
9 Existence of a dividend stopper	Yes	No
10 Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21 Existence of step-up or other incentive to redeem	No	No No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	Non-convertible	Non-convertible
4 If convertible, conversion trigger(s)	NOT CONTROLLE	IVOI CONVENIUME
·····		
	-	-
l6 If convertible, conversion rate	-	-
27 If convertible, mandatory or optional conversion	-	-
8 If convertible, specify instrument type convertible into	-	-
29 If convertible, specify issuer of instrument it converts into	-	-
30 Write-down feature	Yes	Yes
1 If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions
2 If write-down, full or partial	Full	Full
3 If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-
4a Type of subordination	Contractual	Contractual
5 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 prio 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 obligations ranking pari passu with the issuer's obligations under DCCP)
36 Non-compliant transitioned features	No No	No
	-	110
37 If yes, specify non-compliant features	-	-

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Loan granted by UBS Group AG. 5 Comprised of Deferred Contingent Capital Plan (DCCP) issuances considering FX movements. Subject to forfeiture and vesting provisions. 6 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulatory capital purposes	
Issuer	UBS Group AG	UBS AG
a Instrument number	21	22
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0558521263	· <del>-</del>
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 718	USD 718.2
Par value of instrument (currency in millions)	USD 750	USD 750
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
Original date of issuance	29 July 2020	29 July 2020
Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 29 July 2026	First optional redemption date: 29 July 2026
	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
	Subsequent optional recemption dates, any other interest rayment but direct into the but	3005quent optional recemption dates, any other interest rayment but direct in a cell but
Coupons	F1	r1
Fixed or floating dividend / coupon	Fixed	Fixed  Fixed Call Data of traverde at Travery Wildrahm Maria (white the coast area Fixed three fixed) is each assentia. 0.1000%
Coupon rate and any related index	5.125% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); annually	5.125% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.1980%; annually
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	·
If convertible, fully or partially	-	
If convertible, conversion rate		
If convertible, mandatory or optional conversion		
If convertible, specify instrument type convertible into		
	-	-
If convertible, specify issuer of instrument it converts into	Voc	Vac
Write-down feature  If write-down, write-down trigger(s)	Yes	Yes
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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viab (see definition of Viability Event). Subject to applicable conditions
lf write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	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
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)		
Non-compliant transitioned features	No	No
··· <del>··</del> ·······························	-	-
	Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Loan	

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	otory capital purposes
Issuer	UBS Group AG	UBS AG
Instrument number	23	24
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US902613AD01	-
placement)	RegS: USH42097CB19	
Governing law(s) of the instrument	Swiss law	Swiss law
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		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,445.2	USD 1,449
Par value of instrument (currency in millions)	USD 1,500	USD 1,500
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG
Original date of issuance	10 February 2021	10 February 2021
Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First Call Date: 10 February 2031  Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.	First Call Date: 10 February 2031  Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.
Subsequent call dates, if applicable	Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
	Jausequent optionia recemption dates, any other interest rayment bate after this can bate	Judgequent optional recemption dates, any other interest rayment bate after risk can bate
Coupons		
Fixed or floating dividend / coupon	Fixed	Fixed
Coupon rate and any related index	4.375% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); semi-annually	4.375% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.1386%; annually
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion		
	_	
If convertible, specify issuer of instrument it converts into	Yes	Yes
Write-down feature  If write-down, write-down trigger(s)		
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 viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's vial (see definition of Viability Event). Subject to applicable conditions
lf write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No	No
וזטוו-נטוווטוומווג נומווזונוטוופע ופמנעופז		

Ordered by issuance date within each category Published on 1 February 2022

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulatory capital purposes	
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS AG
a Instrument number	25	26
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	•
placement)		
Governing law(s) of the instrument	Swiss / NY, US	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
	UBS Group AG consolidated	UBS AG consolidated and standalone
Eligible at solo / group / group and solo		
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 413.1	USD 210
Par value of instrument (currency in millions)	USD 413.1 <sup>5</sup>	USD 210
Accounting classification <sup>3</sup>	Other non-financial liabilities	Funding from UBS Group AG
Original date of issuance	21 February 2021	21 February 2021
Perpetual or dated	Perpetual <sup>5</sup>	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2026; for certain EU MRTs, 1 March 2026, 1 March 2027 and 1 March 2028, due to regulatory requirements in Germany; fo	r First Call Date: 1 March 2026
	SMFs, 1 March 2027 and 1 March 2028. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
	the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social security contributions)	Recemption amount, aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	n/a	Any time on or after the first call date
Coupons		
Fixed or floating dividend / coupon	Fixed <sup>6</sup>	Fixed
Coupon rate and any related index	Issues in US Dollars: 4%;	
cooper rate and any related mach	issues in Swiss Francs: 2.6%; annually	4%; annually from (and including) 1 March 2022
Existence of a dividend stopper	No	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	•
If convertible, fully or partially	-	-
If convertible, conversion rate	-	
If convertible, mandatory or optional conversion		
If convertible, specify instrument type convertible into		
If convertible, specify instrument it convertible into		
	Yes	Yes
) Write-down feature  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,	
ii write-down, write-down (ngget(s)	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 A viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viabil (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	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	
type immediately senior to instrument in the insolvency creditor	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	
hierarchy of the legal entity concerned)	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)	
Non-compliant transitioned features	No	No
If yes, specify non-compliant features		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Loan granted by UBS Group AG. 5 Comprised of Deferred Contingent Capital Plan (DCCP) issuances considering FX movements. Subject to forfeiture and vesting provisions. 6 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

Ordered by issuance date within each category Published on 1 February 2022

	High-trigger loss-absorbing additional tier 1 capital instruments  Eligible for regulatory capital purposes	
Issuer	UBS AG	UBS Group AG
Instrument number	27	28
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	144A: US902613AG32
placement)		RegS: USH42097CL90
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment	n/a	n/a
Transitional Basel III rules¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 137.1	USD 735.2
Par value of instrument (currency in millions)	CHF 125	USD 750
Accounting classification <sup>3</sup>	Funding from UBS Group AG	Debt issued measured at amortized cost
Original date of issuance	21 February 2021	2 June 2021
Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First Call Date: 1 March 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First Call Date: 2 June 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Any time on or after the first call date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed	Fixed
Coupon rate and any related index	2.6%; annually from (and including) 1 March 2022	3.875% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); semi-annually
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No.
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible  If convertible, conversion trigger(s)	Non-convertible	Non-convertible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion		-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
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 A viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viabil (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No	No
If yes, specify non-compliant features		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Loan granted by UBS Group AG.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulatory capital purposes	
1 Issuer	UBS AG	
1a Instrument number	29	
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 <sup>1</sup>	Additional tier 1	
5 Post-transitional Basel III rules <sup>2</sup>	Additional tier 1	
6 Eligible at solo / group / group and solo	UBS AG consolidated and standalone	
7 Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 736.7	
Par value of instrument (currency in millions)	USD 750	
10 Accounting classification <sup>3</sup>	Funding from UBS Group AG	
11 Original date of issuance	2 June 2021	
12 Perpetual or dated	Perpetual	
13 Original maturity date	-	
14 Issuer call subject to prior supervisory approval	Yes	
15 Optional call date, contingent call dates and redemption amount	First Call Date: 2 June 2026 Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	
16 Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	
Coupons		
17 Fixed or floating dividend / coupon	Fixed	
18 Coupon rate and any related index	3.875% until First Call Date; afterwards, at Treasury Yield plus Margin (subject to reset every 5 years thereafter); in each case plus 0.2339%; 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		

Ordered by issuance date within each category Published on 1 February 2022

	Low-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	30	31
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0271428309	CH0271428333
Governing law(s) of the instrument	Swiss law	Swiss law
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1 <sup>4</sup>	Additional tier 1 <sup>4</sup>
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1 <sup>4</sup>	Additional tier 1 <sup>4</sup>
Eligible at solo / group / group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,136.2	USD 1,288.7
Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	19 February 2015	19 February 2015
Perpetual or dated	Perpetual	Perpetual
Original maturity date		-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 19 February 2022.  Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon.  Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption.	First optional redemption date: 19 February 2025. Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption
Subsequent call dates, if applicable	Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption	Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
	Non-conveniore	Non-conventible
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially	-	-
If convertible, conversion rate		-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into		-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
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 GAG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG viability (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	Permanent -	Permanent -
Type of subordination	Contractual	Contractual
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
Non-compliant transitioned features	No	No
If yes, specify non-compliant features		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG 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 Swiss SRB framework until their first call date. As of their first call date, these instruments are eligible to meet the gone concern requirements.

Ordered by issuance date within each category Published on 1 February 2022

	Low-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	tory capital purposes
Issuer	UBS AG	UBS AG
a Instrument number	32	33
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	•	-
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
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		
Transitional Basel III rules¹	Additional tier 1 <sup>4</sup>	Additional tier 1 <sup>4</sup>
Post-transitional Basel III rules <sup>2</sup>	Additional tier 1 4	Additional tier 1 4
Eligible at solo / group / group and solo	UBS AG consolidated and standalone	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>5</sup>	Other instruments (Loan) <sup>5</sup>
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,140.1	USD 1,286.2
Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
Accounting classification <sup>3</sup>	Funding from UBS Group AG	Funding from UBS Group AG
Original date of issuance	11 October 2016 <sup>6</sup>	20 March 2018 <sup>6</sup>
Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 19 February 2022	First optional redemption date: 19 February 2025
optional can duce, contangent can duce due recemption amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption.  Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate	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
Subsequent call dates, if applicable	principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption	principal amount, together with any accrued and unpaid interest thereon  Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed to floating
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	
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s)		
If convertible, fully or partially		-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	Yes	Yes
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 and a viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG viability (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	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
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	nights and claims of all flowers of senior configations, subject to any configations that are mailtactorily preferred by law	mgms and claims of all holders of settlor conigations, subject to any conigations that are mandatority preferred by law
Non-compliant transitioned features	No	No
Non-compliant transitioned leatures	110	

1 Based on Swiss SRB requirements, information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable to meet the going concern requirements under the Swiss SRB framework until their first call date. As of their first call date, these instruments are eligible to meet the going concern requirements. Instruments are available to meet the going concern requirements under the Swiss SRB framework until their first call date. As of their first call date, these instruments are eligible to meet the going concern requirements. Instruments #32 and #33 were issued after the new Swiss SRB framework was implemented and therefore did not qualify as going concern capital but were qualified as gone concern loss-absorbing capacity. Since June 2020 these two instruments qualify as going concern capital up to the first call date, as agreed with FINMA.

5 Loan granted by UBS Group AG.

6 The relevant loan agreement was entered into on 19 February 2015; however, the loan started counting as gone concern loss-absorbing capacity up to the first call date, as agreed with FINMA.

	Low-trigger loss-absorbing tier 2 capital instruments	
	Eligible for TLAC purposes	
1 Issuer	UBS AG, Stamford Branch	UBS AG
1a Instrument number	34	35
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	US90261AAB89	CH0244100266
placement)		
3 Governing law(s) of the instrument	Swiss	Swiss
	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)  Regulatory treatment		
4 Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>4</sup>	Tier 2 <sup>4</sup>
5 Post-transitional Basel III rules <sup>2</sup>	_4	.4
	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
6 Eligible at solo / group / group and solo		
7 Instrument type (types to be specified by each jurisdiction)	Notes	Notes
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 0 <sup>4</sup>	USD 2,596.2 <sup>4</sup>
9 Par value of instrument (currency in millions)	USD 2,000	USD 2,500
10 Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	17 August 2012	15 May 2014
12 Perpetual or dated	Dated	Dated
13 Original maturity date	17 August 2022	15 May 2024
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law.	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	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	amount: 101% of aggregate principal amount, together with accrued and unpaid interest
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon	Fixed	Fixed
18 Coupon rate and any related index	7.625%; semi-annually	5.125%; annually
19 Existence of a dividend stopper	No	No No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	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	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
		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	
	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	The same claims of all holders of serior obligations, subject to any obligations that are management by here it as your
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	This and claims of an indices of serior obligations, subject to any obligations that are managed by him
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law  No	No

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020, outstanding low-trigger loss-absorbing tier 2 capital instruments are eligible to meet the gone concern requirements under the Swiss SRB framework until one year before maturity.

	Non-Basel III-compliant tier 2 capital instruments	
		for TLAC purposes
l Issuer U	JBS AG, Stamford Branch⁴	UBS AG, Jersey Branch
la Instrument number 3	36	37
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private Uplacement)	US870836AC77	XS0062270581
Governing law(s) of the instrument	NY, US	English
3a Means by which enforceability requirement of Section 13 of the TLAC n Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
***************************************	Fier 2 <sup>s</sup>	Tier 2 <sup>5</sup>
5 Post-transitional Basel III rules <sup>2</sup>	5	_5
	JBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
	Notes	Notes
	JSD 253.9	USD 83
	JSD 250.5	GBP 61.3
	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	21 July 1995	18 December 1995
	Dated	Dated
	15 July 2025	18 December 2025
, , , , , , , , , , , , , , , , , , , ,	No .	No
	The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax	For taxation reasons, the Issuer may redeem the Bonds at 100% of their principal amount (together with accrued interest)
16 Subsequent call dates, if applicable n	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon F	ixed	Fixed
18 Coupon rate and any related index 7	7.5%; semi-annually	8.75%; annually
19 Existence of a dividend stopper	No	No
	Mandatory	Mandatory
	No	No
	Cumulative	Cumulative
	Von-convertible	Non-convertible
	voir-convertible	NOT-CONVENIBLE
		-
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 -		-
	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 -		-
	Contractual	Contractual
	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 t	
	Securities	
	/es	Yes
	No point of non-viability provision No prior supervisory approval for early repayment	- No point of non-viability provision - No prior supervisory approval for early repayment

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Formerly denominated "UBS AG NY Branch." 5 Non-Basel III-compliant tier 2 capital instruments qualify as gone concern instruments. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements until one year prior to maturity.

	No. Devol. III. complicated to 2 control in the con	
	Non-Basel III-compliant tier 2 capital instruments	
1 January	Eligible for TLAC purposes	
1 Issuer  1a Instrument number	UBS AG, Stamford branch <sup>4</sup> 38	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	US870845AC84	
placement)		
3 Governing law(s) of the instrument	NY, US	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	
Regulatory treatment		
4 Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>5</sup>	
5 Post-transitional Basel III rules <sup>2</sup>	_5	
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) <sup>1</sup>	USD 210.4	
9 Par value of instrument (currency in millions)	USD 217.7	
10 Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	
11 Original date of issuance	3 September 1996	
12 Perpetual or dated	Dated	
13 Original maturity date	1 September 2026	
14 Issuer call subject to prior supervisory approval	No	
15 Optional call date, contingent call dates and redemption amount	The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax	
16 Subsequent call dates, if applicable	n/a	
Coupons		
17 Fixed or floating dividend / coupon	Fixed	
18 Coupon rate and any related index	7.75%; semi-annually	
19 Existence of a dividend stopper	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	
21 Existence of step-up or other incentive to redeem	No	
22 Non-cumulative or cumulative	Cumulative	
23 Convertible or non-convertible	Non-convertible	
24 If convertible, conversion trigger(s)	-	
25 If convertible, fully or partially	-	
26 If convertible, conversion rate	-	
27 If convertible, mandatory or optional conversion	-	
28 If convertible, specify instrument type convertible into	-	
29 If convertible, specify issuer of instrument it converts into	-	
30 Write-down feature	No	
31 If write-down, write-down trigger(s)	-	
32 If write-down, full or partial	-	
33 If write-down, permanent or temporary	-	
34 If temporary write-down, description of write-up mechanism	-	
34a Type of subordination	Contractual	
35 Position in subordination hierarchy in liquidation (specify instrument	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	
type immediately senior to instrument in the insolvency creditor		
hierarchy of the legal entity concerned)  36 Non-compliant transitioned features	Yes	
37 If yes, specify non-compliant features	- No point of non-viability provision	
5. A yes, specify non-compliant leatures	- No prior supervisory approval for early repayment	
***************************************	<i>-</i>	

<sup>-</sup> No prior supervisory approval for early repayment

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in the financial statements of UBS Group AG or UBS AG under IFRS, except where indicated. 4 Formerly denominated "UBS AG NY Branch." 5 Non-Basel III-compliant tier 2 capital instruments qualify as gone concern instruments. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements until one year prior to maturity.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	39	40
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90351DAB38	CH0302790123
placement)	RegS: USG91703AB73	
Governing law(s) of the instrument	Swiss	Swiss
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules¹	-2	_2
Post-transitional Basel III rules	2	_2
	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Eligible at solo / group / group and solo		
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,586.5	USD 0
Par value of instrument (currency in millions)	USD 2,500	EUR 1,250
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	24 September 2015	16 November 2015
Perpetual or dated	Dated	Dated
Original maturity date	24 September 2025	16 November 2022
Issuer call subject to prior supervisory approval	No No	No No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a.	Optional call date (Issuer Call): n/a.
Optional can date, contingent can dates and redemption amount	Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend / coupon	Fixed	Fixed
Coupon rate and any related index	4.13%	1.75%
Existence of a dividend stopper	No No	No No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 ur Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
lf 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 ur Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
a Type of subordination	Structural	Structural
5 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
5 Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features	-	-

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	41	42
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0310451841	CH0310451858
placement)		
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		
Transitional Basel III rules <sup>1</sup>	_2	.2
Post-transitional Basel III rules		_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
	USD 0	USD 166.1
	CHF 300	CHF 150
Par value of instrument (currency in millions)		
0 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
1 Original date of issuance	22 February 2016	22 February 2016
2 Perpetual or dated	Dated	Dated
3 Original maturity date	22 February 2022	23 February 2026
4 Issuer call subject to prior supervisory approval	No	No
5 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
6 Subsequent call dates, if applicable	n/a	n/a
Coupons		
7 Fixed or floating dividend / coupon	Fixed	Fixed
8 Coupon rate and any related index	0.75%	1.25%
9 Existence of a dividend stopper	No	No
0 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
1 Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	Convertible	Convertible
4 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 unc Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
5 If convertible, fully or partially	Fully or partially	Fully or partially
6 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
7 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
8 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
9 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
0 Write-down feature	Yes	Yes
1 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
2 If write-down, full or partial	Full or partial	Full or partial
3 If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	n/a	n/a
	Structural	Structural
4a Type of subordination  5 Position in subordination hierarchy in liquidation (specify instrument	structural	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	IVG	IVO
Non-compliant transitioned features	-	-
If yes, specify non-compliant features	-	-

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	43	44
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0314209351	144A: US90351DAF42
placement)	(103142033)	RegS: USG91703AK72
Governing law(s) of the instrument	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	2	_2
Post-transitional Basel III rules	_2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 865.8	USD 2,036.8
Par value of instrument (currency in millions)	EUR 750	USD 2,000
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	4 March 2016	5 April 2016
Original date of issuance		
Perpetual or dated	Dated	Dated
Original maturity date	4 March 2024	15 April 2026
Issuer call subject to prior supervisory approval	No No	No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a.	Optional call date (Issuer Call): n/a.
	Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: a
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend / coupon	Fixed	Fixed
Coupon rate and any related index	2.13%	4.125%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 u Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into		
	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
lf 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 of Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
a Type of subordination	Structural	Structural
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
Non-compliant transitioned features	•	-
If yes, specify non-compliant features	-	-

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	45	46
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90351DAH08	144A: US90351DAG25
placement)	RegS: USG91703AM39	RegS: USG91703AL55
3 Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment	1	1
4 Transitional Basel III rules¹	1	1
5 Post-transitional Basel III rules	-2	
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 0	USD 0
9 Par value of instrument (currency in millions)	USD 2,000	USD 500
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	10 August 2016	10 August 2016
12 Perpetual or dated	Dated	Dated
13 Original maturity date	1 February 2022	1 February 2022
14 Issuer call subject to prior supervisory approval	No	No
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a.	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	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
Coupons		
17 Fixed or floating dividend / coupon	Fixed	Floating
18 Coupon rate and any related index	2.65%	3-month USD LIBOR + 153 bps
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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
24 II convertible, conversion trigger(s)	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
i write down, write down trigger(s)	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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	n/a	n/a
type immediately senior to instrument in the insolvency creditor	11/4	11/14
hierarchy of the legal entity concerned)		
36 Non-compliant transitioned features	-	-
37 If yes, specify non-compliant features	-	-
4 December 2021 - 2 Elicible une		

	Total loss-absorbin	ng capacity instruments
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	47	48
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0336602930	CH0341440334
<sup>2</sup> placement)		
Governing law(s) of the instrument	Swiss	Swiss
Ba Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a
by foreign law)		
Regulatory treatment		
Transitional Basel III rules¹	-2	_2
5 Post-transitional Basel III rules		
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,436	USD 1,439.2
Par value of instrument (currency in millions)	EUR 1,250	EUR 1,250
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	1 September 2016	30 November 2016
2 Perpetual or dated	Dated	Dated
13 Original maturity date	1 September 2026	30 November 2024
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): 1 June 2026.  Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption.	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.
16 Subsequent call dates, if applicable	Redemption amount: EUR 1,000 per Calculation Amount Subsequent optional call dates: any Business Day falling after 1 June 2026	Redemption amount: EUR 1,000 per Calculation Amount  n/a
	Subsequent optional can dates, any dusiness day raining after 1 June 2020	110
Coupons	rJ	Final
7 Fixed or floating dividend / coupon	Fixed	Fixed
8 Coupon rate and any related index	1.25% 	1.500% 
9 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 unde 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
11 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
14 If temporary write-down, description of write-up mechanism	n/a	n/a
34a Type of subordination	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)		
Non-compliant transitioned features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbin	ng capacity instruments
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	49	50
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90352JAA16	144A: US90352JAB98
placement)	RegS: USH4209UAA46	RegS: USH4209UAB29
B Governing law(s) of the instrument	Swiss	Swiss
Ba 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		
Transitional Basel III rules <sup>1</sup>		_2
Post-transitional Basel III rules	2	_2
	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Eligible at solo / group / group and solo	Senior unsecured debt	Senior unsecured debt
Instrument type (types to be specified by each jurisdiction)		
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,012.2	USD 982.1
Par value of instrument (currency in millions)	USD 2,000	USD 1,000
0 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
1 Original date of issuance	23 March 2017	23 March 2017
2 Perpetual or dated	Dated	Dated
3 Original maturity date	23 May 2023	23 May 2023
4 Issuer call subject to prior supervisory approval	Yes	Yes
5 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 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
Coupons		
7 Fixed or floating dividend / coupon	Fixed	Floating
8 Coupon rate and any related index	3.491%	3-month USD LIBOR + 122 bps
9 Existence of a dividend stopper	No	No
······································		
0 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
1 Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	Convertible	Convertible
4 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
5 If convertible, fully or partially	Fully or partially	Fully or partially
6 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
7 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)
19 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
0 Write-down feature	Yes	Yes
1 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
2 If write-down, full or partial	Full or partial	Full or partial
3 If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	n/a	n/a
4a Type of subordination	Structural	Structural
5 Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)		
6 Non-compliant transitioned features	-	-
		·· <del>·</del> ·································

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
		TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	51	52
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90352JAC71	CH0365501516
placement)	RegS: USH4209UAC02	C.:.
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	.2	.2
Post-transitional Basel III rules	.2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,113.5	USD 421.5
Par value of instrument (currency in millions)	USD 2,000	CHF 400
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	23 March 2017	18 May 2017
Perpetual or dated	Dated	Dated
Original maturity date	23 March 2028	18 May 2024
Issuer call subject to prior supervisory approval	Yes Optional cell data (Issuer Cell): 22 March 2007	Yes Optional cell data (Issuer Cell), 10 May 2022
Optional call date, contingent call dates and redemption 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
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend / coupon	Fixed	Fixed
Coupon rate and any related index	4.253%	0.625%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 u Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
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 Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
Type of subordination	Structural	Structural
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
Non-compliant transitioned features	-	-
If yes, specify non-compliant features	-	-

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
la Instrument number	53	54
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private		
2 placement)	144A: US90352JAD54 RegS: USH4209UAF33	144A: US90352JAE38 RegS: USH4209UAG16
3 Governing law(s) of the instrument	Negs. 63(14:20304) 33	Negs. 03142030Ad10
Ba Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a
by foreign law)		
Regulatory treatment		
4 Transitional Basel III rules <sup>1</sup>	_1	_2
5 Post-transitional Basel III rules	.2	.2
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) <sup>1</sup>	USD 1,201.4	USD 2,014.9
9 Par value of instrument (currency in millions)	USD 1,250	USD 2,000
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	15 August 2017	15 August 2017
12 Perpetual or dated	Dated	Dated
13 Original maturity date	15 August 2023	15 August 2023
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 15 August 2022. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.	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	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	Floating	Fixed to floating
18 Coupon rate and any related index	3-month USD LIBOR + 95 bps	2.859% until Floating Rate Commencement Date; 3-month USD LIBOR + 95.423 bps thereafter
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	No	No No
21 Existence of step-up or other incentive to redeem		
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 und 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
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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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
Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor		
hierarchy of the legal entity concerned)		
Non-compliant transitioned features	-	-
37 If yes, specify non-compliant features		

	Total loss-absorbin	ng capacity instruments
	•	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	55	56
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0409606354	CH0445624999
placement)  Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
4 Transitional Basel III rules¹	2	_2
5 Post-transitional Basel III rules		_2
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 2,026.3	USD 175.8
9 Par value of instrument (currency in millions)	EUR 1,750	JPY 20,000
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	17 April 2018	9 November 2018
12 Perpetual or dated	Dated	Dated
13 Original maturity date	17 April 2025	9 November 2028
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 17 April 2024.	Optional call date (Issuer Call): 9 November 2027.
	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early Redemption.  Redemption amount: JPY 100,000,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed to floating
18 Coupon rate and any related index	1.25% until Reset Date; 1-year EUR Mid-Swap +75bps thereafter	0.973% until first call date; 6-month JPY LIBOR + 65 bps thereafter
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
25 If convertible, fully or partially	Fully or partially	Fully or partially
26 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27 If convertible, mandatory or optional conversion	Optional (at 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	-	-

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
lssuer	UBS Group AG	UBS Group AG
Instrument number	57	58
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0445624981	CH0459297435
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	_2	_2
Post-transitional Basel III rules	.1	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,131	USD 439
Par value of instrument (currency in millions)	JPY 130,000	CHF 400
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	9 November 2018	
Original date of issuance		30 January 2019
Perpetual or dated	Dated	Dated
Original maturity date	8 November 2024	30 January 2025
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 8 November 2023.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early Redemption.  Redemption amount: JPY 100,000,000 per Calculation Amount	Optional call date (Issuer Call): 30 January 2024  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: CHF 1,000 per Calculation Amount
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend / coupon	Fixed to floating	Fixed
Coupon rate and any related index	0.719% until first call date; 6-month JPY LIBOR + 66bps thereafter	0.875%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative		
	Non-cumulative Convertible	Non-cumulative Connectible
Convertible or non-convertible	Convertible	Convertible
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 ur Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
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 ui Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
If temporary write-down, description of write-up mechanism  Type of subordination	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor	•••	•••
hierarchy of the legal entity concerned)		
Non-compliant transitioned features	-	-
If yes, specify non-compliant features		

30

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbin	ng capacity instruments
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	59	60
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US902613AA61	CH0506668844
placement)	RegS: USH42097AZ05	
Governing law(s) of the instrument	Swiss	Swiss
ia Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	-1	_1
Post-transitional Basel III rules		_1
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,475.1	USD 152.2 <sup>3</sup>
Par value of instrument (currency in millions)	USD 1,500	USD 151.7 <sup>4</sup>
0 Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
1 Original date of issuance	13 August 2019	4 November 2019
2 Perpetual or dated	Dated	Dated
3 Original maturity date	13 August 2030	4 November 2049
4 Issuer call subject to prior supervisory approval	Yes	Yes
5 Optional call date, contingent call dates and redemption 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	Optional call date (Issuer Call): 4 November 2022. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
6 Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: 4 November of every second year after the first optional call date, to and including 4 November 2048
Coupons		
7 Fixed or floating dividend / coupon	Fixed to floating	Zero Coupon Accreting
8 Coupon rate and any related index	3.126% until Floating Rate Commencement Date; 3-month USD LIBOR + 146.759 bps thereafter	Zero Coupon Accreting (annual accrual yield of 3.80%)
9 Existence of a dividend stopper	No	No
0 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
	Convertible	Convertible
3 Convertible or non-convertible 4 If convertible. conversion triager(s)		
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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
5 If convertible, fully or partially	Fully or partially	Fully or partially
6 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
7 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
8 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
9 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
0 Write-down feature	Yes	Yes
1 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
2 If write-down, full or partial	Full or partial	Full or partial
3 If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	n/a	n/a
4a Type of subordination	Structural	Structural
5 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
Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

		ng capacity instruments
	Eligible for	TLAC purposes
lssuer	UBS Group AG	UBS Group AG
a Instrument number	61	62
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0520042489	CH0521617321
Governing law(s) of the instrument	Swiss	Swiss
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	.2	_2
Post-transitional Basel III rules	.2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,697	USD 129 <sup>4</sup>
Par value of instrument (currency in millions)	EUR 1,500	USD 128 <sup>5</sup>
Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
Original date of issuance	29 January 2020	4 March 2020
Perpetual or dated	Dated	Dated
Original maturity date	29 January 2026	4 March 2050
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 29 January 2025.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 4 March 2025. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
Subsequent call dates, if applicable	n/a	Subsequent optional redemption dates: 4 March of every year after the first optional call date, to and including 4 March 2049
Coupons		
7 Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
3 Coupon rate and any related index	0.25% until first Reset Date; 1-year EUR Mid-Swap Rate + 55bps thereafter	Zero Coupon Accreting (annual accrual yield of 3.60%)
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
lf 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
a Type of subordination	Structural	Structural
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	n/a	n/a
Non-compliant transitioned features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 Interest Basis: Fixed Rate / Fixed Rate Notes. 4 The eligible amounts presented are adjusted for own credit related gains / losses. 5 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
	•	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	63	64
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0535271214	CH0547243250
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 <sup>1</sup>	.1	_2
5 Post-transitional Basel III rules	2	_2
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 182.3 <sup>3</sup>	USD 88.3 <sup>3</sup>
9 Par value of instrument (currency in millions)	USD 213.94	USD 105.7 <sup>4</sup>
10 Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11 Original date of issuance	14 April 2020	22 May 2020
12 Perpetual or dated	Dated	Dated
13 Original maturity date	14 April 2050	22 May 2050
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 14 April 2025. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 22 May 2025. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
16 Subsequent call dates, if applicable	Subsequent optional redemption dates: 14 April of every year after the first optional call date, to and including 14 April 2049	Subsequent optional redemption dates: 22 May of every year after the first optional call date, to and including 22 May 2049
Coupons		
17 Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
18 Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 4.00%)	Zero Coupon Accreting (annual accrual yield of 3.50%)
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
25 If convertible, fully or partially	Fully or partially	Fully or partially
26 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27 If convertible, mandatory or optional conversion	Optional (at 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 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

	Total loss-absorbing capacity instruments	
		TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	65	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0543827189	144A: US902613AB45
placement)	3.03.522.103	RegS: USH42097BS52
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	2	_2
Post-transitional Basel III rules	3	-2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 448.4 <sup>3</sup>	USD 1,287.2
	USD 528.24	USD 1,300
Par value of instrument (currency in millions)		
Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
Original date of issuance	27 May 2020	30 July 2020
Perpetual or dated	Dated	Dated
B Original maturity date	27 May 2050	30 July 2024
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 27 May 2025. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 30 July 2023.  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
Subsequent call dates, if applicable	Subsequent optional redemption dates: 27 May of every year after the first optional call date, to and including 27 May 2049	n/a
Coupons		
7 Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed <sup>5</sup>
8 Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.50%)	1.008% until Reset Date; 1-year U.S. treasury rate (as described in the Pricing Supplement) + 83bps thereafter
9 Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
B Convertible or non-convertible	Convertible	Convertible
4 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
) Write-down feature	Yes	Yes
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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
la Type of subordination	Structural	Structural
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	n/a	n/a
Non-compliant transitioned features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield. 5 Interest Basis: Fixed Rate / Fixed Rate / Fixed Rate / Fixed Rate Notes.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	67	68
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US902613AC28	CH0558521271
placement)	RegS: USH42097BT36	
Governing law(s) of the instrument	Swiss	Swiss
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules¹		_2
Post-transitional Basel III rules		
	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Eligible at solo / group / group and solo		<del>.</del>
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,252.6	USD 22.8 <sup>4</sup>
Par value of instrument (currency in millions)	USD 1,300	AUD 37.25
Accounting classification	Debt issued measured at amortized cost	Debt issued designated at fair value
Original date of issuance	30 July 2020	18 August 2020
Perpetual or dated	Dated	Dated
Original maturity date	30 January 2027	18 August 2035
Issuer call subject to prior supervisory approval	Yes	
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 30 January 2026.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 18 August 2030. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount
6 Subsequent call dates, if applicable	n/a	n/a
Coupons		
7 Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Zero Coupon Accreting
3 Coupon rate and any related index	1.364% until Reset Date; 1-year U.S. treasury rate (as described in the Pricing Supplement) + 108bps thereafter	Zero Coupon Accreting (annual accrual yield of 2.50%)
	No	No
Existence of a dividend stopper		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
4 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
) Write-down feature	Yes	Yes
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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
lf write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
la Type of subordination	Structural	Structural
5 Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)		
6 Non-compliant transitioned features	-	•
7 If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 Interest Basis: Fixed Rate / Fixed Rate Notes. 4 The eligible amounts presented are adjusted for own credit related gains / losses. 5 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

104411000 48501811	ng capacity instruments
Eliqible for	TLAC purposes
UBS Group AG	UBS Group AG
69	70
CH0561923860	CH0576402181
6.10501525000	
Swiss	Swiss
n/a	n/a
.2	_2
2	_2
LIRS Group AG (consolidated)	UBS Group AG (consolidated)
	Senior unsecured debt
	USD 1,649.8
	EUR 1,500
,	Debt issued measured at amortized cost
	5 November 2020
Dated	Dated
22 September 2050	5 November 2028
Yes	Yes
Optional call date (Issuer Call): 22 September 2023. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 5 November 2027.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: EUR 1,000 per Calculation Amount
Subsequent optional redemption dates: 22 September of every year after the first optional call date, to and including 22 September 2049	n/a
Zero Coupon Accreting	Fixed <sup>5</sup>
'	0.25% until first Reset Date; 1-year EUR Mid-Swap Rate + 77bps thereafter
	No
	Mandatory
	No
	Non-cumulative
	Convertible
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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
	Fully or partially
· · · · · · · · · · · · · · · · · · ·	Discretionary (Swiss Resolution Authority)
Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
UBS Group AG	UBS Group AG
Yes	Yes
Exercise of Swiss Resolution Power with respect to UBS Group 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
Full or partial	Full or partial
Permanent	Permanent
n/a	n/a
Structural	Structural
n/a	n/a
-	-
	Eligible for 169 CHO561923800 Swiss n/a  USS Group AG (consolidated) Senior unscured debt USD 49.6- USD 57º USD 59.6- USD 57º USD 59.6-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield. 5 Interest Basis: Fixed Rate / Fixed Rate / Fixed Rate / Fixed Rate Notes.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
Issuer	UBS Group AG	UBS Group AG
1a Instrument number	71	72
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0579132942	CH0581183594
Governing law(s) of the instrument	Swiss	Swiss
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 <sup>1</sup>	_2	_2
5 Post-transitional Basel III rules	2	_2
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
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 38 <sup>3</sup>	USD 28.8 <sup>3</sup>
Par value of instrument (currency in millions)	USD 40	AUD 45
10 Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11 Original date of issuance	24 November 2020	3 December 2020
12 Perpetual or dated	Dated	Dated
13 Original maturity date	24 November 2035	3 December 2035
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 24 November 2023.	Optional call date (Issuer Call): 3 December 2023.
optional can date, contingent can dates and reacinption amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000,000 per Calculation Amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: AUD 1,000,000 per Calculation Amount
16 Subsequent call dates, if applicable	Subsequent optional call dates: 24 November 2026, 24 November 2029, 24 November 2032	Subsequent optional call dates: 3 December of every year after the first optional call date, to and including 3 December 2034
Coupons		
17 Fixed or floating dividend / coupon	Fixed	Fixed
18 Coupon rate and any related index	2.210%	2.300%
19 Existence of a dividend stopper	No	No
Pully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
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
If write-down, permanent or temporary	Permanent	Permanent
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	-	-
If yes, specify non-compliant features		-

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
lssuer	UBS Group AG	UBS Group AG
a Instrument number	73	74
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0587372951	CH0588488863
Governing law(s) of the instrument	Swiss	Swiss
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	.2	_2
Post-transitional Basel III rules	_2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 94.93	USD 321.8 <sup>3</sup>
Par value of instrument (currency in millions)	USD 102.64	USD 338.5 <sup>4</sup>
Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
Original date of issuance	12 January 2021	29 January 2021
2 Perpetual or dated	Dated	Dated
3 Original maturity date	12 January 2051	29 January 2051
Original maturity date     Issuer call subject to prior supervisory approval	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 12 January 2026.	
Optional call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 29 January 2026.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: Amortized Face Amount
6 Subsequent call dates, if applicable	Subsequent optional call dates: 12 January of every year after the first optional call date, to and including 12 January 2050	Subsequent optional call dates: 29 January of every year after the first optional call date, to and including 29 January 2050
Coupons		
7 Fixed or floating dividend / coupon	Zero Coupon Accreting	Zero Coupon Accreting
Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 2.70%)	Zero Coupon Accreting (annual accrual yield of 2.80%)
9 Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
4 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
) Write-down feature	Yes	Yes
1 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 und Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
2 If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
a Type of subordination	Structural	Structural
<ul> <li>Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)</li> </ul>	n/a	n/a
5 Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features	-	-

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	75	76
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: U5902613AE83	CH0595205524
placement)	RegS: USH42097CC91	
Governing law(s) of the instrument	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	_2	.2
Post-transitional Basel III rules	2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
	USD 1,930.7	USD 1,110.2
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	·	
Par value of instrument (currency in millions)	USD 2,000	EUR 1,000
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	11 February 2021	24 February 2021
Perpetual or dated	Dated	Dated
Original maturity date	11 February 2032	24 February 2028
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 11 February 2031.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): n/a.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: EUR 1.000 per Calculation Amount
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed
Coupon rate and any related index	2.095% until first Reset Date; Reset Reference Rate based on 1-year U.S. treasury rate + 100bps thereafter	0.250%
	No	No
Existence of a dividend stopper		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 un Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
	Yes	Yes
Write-down feature  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 u Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
	Permanent	Permanent
If typescal write down description of write up mechanism		
If temporary write-down, description of write-up mechanism	n/a	n/a
Type of subordination	Structural	Structural
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
Non-compliant transitioned features	-	-
If yes, specify non-compliant features	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 Interest Basis: Fixed Rate / Fixed Rate Notes.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
lssuer	UBS Group AG	UBS Group AG
la Instrument number	77	78
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0595205532	CH0598928718
placement)		
B 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	n/a	n/a
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	.2	.2
Post-transitional Basel III rules	.2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions)	USD 1,363.4	USD 385.6
Par value of instrument (currency in millions)	EUR 1,250	CHF 360
0 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	24 February 2021	24 February 2021
2 Perpetual or dated	Dated	Dated
3 Original maturity date	24 February 2033	24 August 2029
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a.	Optional call date (Issuer Call): 24 August 2028.
Optional call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.	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	Redemption amount: CHF 200,000 per Calculation Amount
6 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon	Fixed	Fixed
18 Coupon rate and any related index	0.625%	0.375%
19 Existence of a dividend stopper	No No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No No	No .
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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
35. (-)	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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
80 Write-down feature	Yes	Yes
11 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
If write-down, full or partial	Full or partial	Full or partial
3 If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
34a Type of subordination	Structural	Structural
75 Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)		
6 Non-compliant transitioned features	•	-
7 If yes, specify non-compliant features		

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
lssuer	UBS Group AG	UBS Group AG
a Instrument number	79	80
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	US902613AF58	CH0595205490
Governing law(s) of the instrument	Swiss	Swiss
<ul> <li>Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)</li> </ul>	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	.2	_2
Post-transitional Basel III rules	.2	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions)	USD 25³	USD 172.1 <sup>3</sup>
Par value of instrument (currency in millions)	USD 25	USD 174.3 <sup>4</sup>
Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
1 Original date of issuance	25 February 2021	26 February 2021
2 Perpetual or dated	Dated	Dated
3 Original maturity date	25 February 2036	26 February 2051
4 Issuer call subject to prior supervisory approval	Yes	Yes
5 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 25 February 2024.	Optional call date (Issuer Call): 26 February 2026.
	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: USD 1,000 per Calculation Amount	Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: Amortized Face Amount
6 Subsequent call dates, if applicable	Subsequent optional call dates: 25 February of every year after the first optional call date, to and including 25 February 2035	Subsequent optional call dates: 26 February of every year after the first optional call date, to and including 26 February 2050
Coupons		
7 Fixed or floating dividend / coupon	Fixed	Zero Coupon Accreting
8 Coupon rate and any related index	2.370%	Zero Coupon Accreting (annual accrual yield of 3.00%)
9 Existence of a dividend stopper	No	No
0 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
1 Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
3 Convertible or non-convertible	Convertible	Convertible
4 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
5 If convertible, fully or partially	Fully or partially	Fully or partially
f convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
7 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
8 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
9 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
0 Write-down feature	Yes	Yes
1 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 unde Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
2 If write-down, full or partial	Full or partial	Full or partial
3 If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	n/a	n/a
4a Type of subordination	Structural	Structural
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
6 Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features	-	-

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

Ordered by issuance date within each category Published on 1 February 2022

	Total loss-absorbing capacity instruments	
		TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	81	82
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0595205508	CH0598928734
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	_1	_2
Post-transitional Basel III rules	_1	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 62.6 <sup>3</sup>	USD 40.5 <sup>3</sup>
Par value of instrument (currency in millions)	AUD 92.3 <sup>4</sup>	USD 40
Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
Original date of issuance	26 February 2021	4 March 2021
Perpetual or dated	Dated	Dated
Original maturity date	26 February 2051	4 March 2036
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 26 February 2026. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 4 March 2024. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000,000 per Calculation Amount
Subsequent call dates, if applicable	Subsequent optional call dates: 26 February of every year after the first optional call date, to and including 26 February 2050	Subsequent optional call dates: 4 March of every year after the first optional call date, to and including 4 March 2035
Coupons		
Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed
Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.01%)	2.490%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
lf 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 un Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
lf convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
lf 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 ur Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
lf write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
Type of subordination	Structural	Structural
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
Non-compliant transitioned features		

1 Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 The eligible amounts presented are adjusted for own credit related gains / losses. 4 Information corresponds to the Amortized Face Amount as of 31 December 2021, and therefore includes the applicable accrual yield.

Total loss-absorbing capacity instruments		g capacity instruments
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	83	84
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH1112455774	144A: US902613AH15
placement)		RegS: USH42097CM73
Governing law(s) of the instrument	Swiss	Swiss
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		
Transitional Basel III rules <sup>1</sup>	.2	_2
Post-transitional Basel III rules	_1	_2
Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 280 <sup>3</sup>	USD 1,943.3
Par value of instrument (currency in millions)	USD 270.5 <sup>4</sup>	USD 2,000
Accounting classification	Debt issued designated at fair value	Debt issued measured at amortized cost
Original date of issuance	26 May 2021	10 August 2021
Perpetual or dated	Dated	Dated
Original maturity date	26 May 2051	10 August 2027
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 26 May 2026. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: Amortized Face Amount	Optional call date (Issuer Call): 10 August 2026. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
Subsequent call dates, if applicable	Subsequent optional call dates: 26 May of every year after the first optional call date, to and including 26 May 2050	n/a
Coupons		
Fixed or floating dividend / coupon	Zero Coupon Accreting	Fixed <sup>5</sup>
Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.50%)	1.494% until first Reset Date; Reset Reference Rate based on 1-year U.S. treasury rate + 85bps thereafter
	No	No
Existence of a dividend stopper		
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible
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 competen Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes
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 competen Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach
If write-down, full or partial	Full or partial	Full or partial
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	n/a	n/a
Type of subordination	Structural	Structural
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
Non-compliant transitioned features	•	-

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	85	86
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH1142231682	CH1142231690
3 Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
4 Transitional Basel III rules <sup>1</sup>	_1	_2
5 Post-transitional Basel III rules	_1	_2
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 1,412.4	USD 1,411.7
9 Par value of instrument (currency in millions)	EUR 1,250	EUR 1,250
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	3 November 2021	3 November 2021
12 Perpetual or dated	Dated	Dated
13 Original maturity date	3 November 2026	3 November 2031
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 3 November 2025.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.  Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon	Fixed <sup>3</sup>	Fixed
18 Coupon rate and any related index	0.25% until First Reset Date; 1-year EUR Mid-Swap + 48bps thereafter	0.875%
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No 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	-	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 Interest Basis: Fixed Rate / Fixed Rate Notes.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	87	88
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH1142231708	CH1145096165
<sup>2</sup> placement)		
3 Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
4 Transitional Basel III rules¹	.2	_2
5 Post-transitional Basel III rules		_2
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions) <sup>1</sup>	USD 536.5	USD 480.3
Par value of instrument (currency in millions)	GBP 400	CHF 440
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	3 November 2021	9 November 2021
11 Original date of issuance		
12 Perpetual or dated	Dated	Dated
13 Original maturity date	3 November 2029	9 November 2028
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 3 November 2028.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.	Optional call date (Issuer Call): 9 November 2027.  Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption.
	Redemption amount: GBP 1,000 per Calculation Amount	Redemption amount: CHF 200,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend / coupon	Fixed to floating	Fixed
18 Coupon rate and any related index	1.875% until Floating Rate Commencement Date; Compounded Daily SONIA + 96bps thereafter	0.435%
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
24 Il convertible, conversion ingger(s)	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach	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	n/a	n/a
type immediately senior to instrument in the insolvency creditor		
hierarchy of the legal entity concerned)		
36 Non-compliant transitioned features	-	-
37 If yes, specify non-compliant features	er the gone concern loss-absorbing capacity category until one year before maturity.	-

<sup>1</sup> Based on Swiss SRB requirements; information as of 31 December 2021. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.



This document and / or the information contained in it are being made available solely for informational purposes and may not be reproduced, redistributed or passed on to any other person or published, in whole or in part, for any purpose, without the prior written consent of UBS Group AG and UBS AG (UBS).

In any jurisdiction or in any circumstances it may be unauthorized or unlawful to access or read, download or have in your possession in any kind of way this document and / or the information made available in it. Under no circumstances shall this document and / or the information available herein constitute an offer of any securities (the Securities) for sale, a solicitation of an offer to purchase the Securities, or the provision of investment advice in any jurisdiction. There shall be no offer, solicitation, sale of the Securities or provision of investment advice in any jurisdiction (including the United States) in which such offer, solicitation, sale or investment advice provision would be unlawful prior to registration or qualification under the securities laws of such jurisdiction or is not otherwise authorized. This document and information available in it have no regard to the specific investment objectives, financial situation or particular needs of any specific recipient. They may not constitute or contain all the information necessary to make an investment decision. They should also not be regarded by recipients as a substitute for the exercise of recipients' individual judgment.

Publication of this document and the information contained in it is made pursuant to the requirements of Circular 2016/1 issued by the Swiss Financial Market Supervisory Authority (FINMA).

Nothing in this document constitutes an offer of securities for sale in the United States. The Securities may not be offered or sold in the United States absent registration or an exemption from registration under the Securities Act of 1933, as amended (the Securities Act). Unless otherwise stated in the documents related to and specific securities, it is not intended that the Securities Act or any US state securities laws.

This document and the information contained herein speak only as of a certain date. They could be out of date and no longer accurate. UBS does not undertake an obligation, and disclaims any duty, to update this document and / or any of the information contained herein, except under its obligation pursuant to FINMA Circular 2016/1.

UBS, its affiliates, directors, officers and / or employees may have or have had interests or long or short positions in the Securities, and may at any time make purchases and / or sales in them as principal or agent. In addition, UBS and / or its affiliates may act or have acted as market-maker with regard to the Securities.

UBS accepts no liability (contractual, tortious or otherwise) whatsoever and assumes no responsibility for any losses or damages (including, without limitation, any lost profits or lost opportunity, or any indirect, special, consequential, incidental or punitive damages whatsoever) incurred in connection with the use of and access to this document and the information contained herein nor the use of or reliance on them.