

Capital and total loss-absorbing capacity instruments of UBS Group AG consolidated and UBS AG consolidated and standalone as of 30 June 2020 – Key features

	Share capital	
		tory capital purposes
lssuer	UBS Group AG	UBS AG
Instrument number	1	2
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: 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 ¹	CET1	CET1
Post-transitional Basel III rules ²	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) ¹	USD 338.0	USD 338.0
Par value of instrument (currency in millions)	CHF 385.9	CHF 385.8
Accounting classification ³	Equity attributable to UBS Group AG shareholders	Equity attributable to UBS AG shareholders
Original date of issuance	-	-
Perpetual or dated	n/a	n/a
Original maturity date	1// 0	-
Issuer call subject to prior supervisory approval	n/a	n/a
	11/0	11/4
Optional call date, contingent call dates and redemption amount	-	-
Subsequent call dates, if applicable		-
Coupons		
Fixed or floating dividend/coupon	n/a	n/a
Coupon rate and any related index	-	-
Existence of a dividend stopper	n/a	n/a
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	n/a	n/a
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	n/a	n/a
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	n/a	n/a
If write-down, write-down trigger(s)	-	-
If write-down, full or partial		-
	-	
If write-down, permanent or temporary		-
If temporary write-down, description of write-up mechanism		
Type of subordination	statutory	statutory
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Unless otherwise stated in the Articles of Association, once debts are paid back, the assets of the liquidated company are divided between the shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (article 745, Swiss Code of Obligations)	Unless otherwise stated in the Articles of Association, once debts are paid back, the assets of the liquidated company are divided between the shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (article 745, Swis of Obligations)
Non-compliant transitioned features	No	No

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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 ad	lditional tier 1 capital instruments
	Eligible for regula	tory capital purposes
Issuer	UBS Group AG	UBS Group AG, Switzerland, or other employing entities of the Group
a Instrument number	3	4
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0286864027	
Governing law(s) of the instrument	Swiss law	Swiss / NY, US
a Means by which enforceability requirement of Section 13 of the TLAC		n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment	ATEC TO A	AIPS IS A
Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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)	Tier 1 Capital Notes	Other instruments (Deferred Contingent Capital Plan, DCCP)
Amount recognized in regulatory capital (currency in millions) ¹	USD 1,728.5	USD 449.7
Par value of instrument (currency in millions)	USD 1,575	USD 449.7 ⁴
0 Accounting classification ³	Debt issued measured at amortized cost	Other non-financial liabilities
1 Original date of issuance	7 August 2015	31 December 2015 ⁵
2 Perpetual or dated	Perpetual	Perpetual ⁴
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	First call date: 1 March 2021
	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	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 securities 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 CHF: 4.15%; issues in USD: 7.35%; annually
9 Existence of a dividend stopper	Yes	No .
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
1 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)	-	-
5 If convertible, fully or partially		
6 If convertible, conversion rate		
		-
8 If convertible, specify instrument type convertible into	-	-
9 If convertible, specify issuer of instrument it converts into		Vee
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 phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions
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
71	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
type immediately senior to instrument in the insolvency creditor 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 obligations ranking pari passu with the issuer's obligations under DCCP.
type immediately senior to instrument in the insolvency creditor	No No	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) No

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
1 Issuer	UBS Group AG	UBS AG
a Instrument number	5	6
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0317921697	-
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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 1,512.1	USD 1,511.7
Par value of instrument (currency in millions)	USD 1,500	USD 1,500
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	21 March 2016	21 March 2016
Perpetual or dated	Perpetual	Perpetual
Original maturity date	respectati	respetual
	Yes	Yes
	First optional redemption date: 22 March 2021	First optional redemption date: 22 March 2021
Optional call date, contingent call dates and redemption 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 due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggr 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	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2958%; annually
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)	Non-Convertible	Non-Conventible
	-	-
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 Grouviability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's via (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
	No	No
Non-compliant transitioned features	NO NO	110

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS Group AG	UBS AG
Instrument number	7	8
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0331455318	-
placement)		
Governing law(s) of the instrument	Swiss law	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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 1,109.9	USD 1,110.5
Par value of instrument (currency in millions)		
	USD 1,100	USD 1,100
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	10 August 2016	10 August 2016
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: 10 August 2021	First optional redemption date: 10 August 2021
•	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: agg
	principal amount, together with any accrued and unpaid interest thereon	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	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2996%
		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 No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible
	Nuir-Cuiverinie	Nutr-Curvertupie
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	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Grou
	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	viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's vi (see definition of Viability Event). Subject to applicable conditions
If contact description for the second	(see definition of viability Event). Subject to applicable conditions Full	(see definition of Viability Event). Subject to applicable conditions Full
If write-down, full or partial		
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

	High-trigger loss-absorbing ac	dditional tier 1 capital instruments
	Eligible for regula	atory capital purposes
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group AG, Switzerland, or other employing entities of the Group
Instrument number	9	10
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)		
Governing law(s) of the instrument	Swiss / NY, US	Swiss / NY, US
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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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)	Other instruments (Deferred Contingent Capital Plan, DCCP)
Amount recognized in regulatory capital (currency in millions) ¹	USD 356.3	USD 353.1
Par value of instrument (currency in millions)	USD 356.3 ⁴	USD 353.1 ⁴
Accounting classification ³	Other non-financial liabilities	Other non-financial liabilities
Original date of issuance	31 December 2016 ⁵	31 December 2017 ⁵
Perpetual or dated Original maturity date	Perpetual ⁴	Perpetual ⁴
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2022 At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the	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, sett 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 sucl amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable)
	Notional Bond (in both cases, net of applicable taxes and social securities contributions)	and social securities contributions)
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Fixed	Fixed ⁶
Coupon rate and any related index	Issues in CHF: 2.55%; issues in USD: 5.95%; annually	Issues in CHF: 2.30%; issues in USD: 5.85%; annually
Existence of a dividend stopper	No	No
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)	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	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 insolve bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS C
Kunika darus Kill ayan di	AG's insolvency, bankruptcy or failure. Subject to applicable conditions	AG's insolvency, bankruptcy or failure. 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	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 priorit	
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)	creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including tie 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 instruments of the ins
Non-compliant transitioned features	No	Obligations fariking pair passu with the issuer's obligations under DCCF) No
Mon-compliant transitioned leatnies	IVU	INU

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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. 6 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

		ditional tier 1 capital instruments
	Eligible for regulatory capital purposes	
Issuer	UBS Group AG	UBS AG
Instrument number	11	12
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0400441280	-
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
Regulatory treatment		
Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 2,110.5	USD 2,115.7
Par value of instrument (currency in millions)	USD 2,000	USD 2,000
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	31 January 2018	31 January 2018
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	First optional redemption date: 31 January 2023
optional call date, contingent call dates and reachiphon amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggr
	principal amount, together with any accrued and unpaid interest thereon	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; annually	5% until First Call Date / Reset Interest Rate afterwards, in each case plus 0.3093%; 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
Non-cumulative or cumulative Convertible or non-convertible	Non-convertible	Non-convertible
	Non-convertible	Non-convertible
If convertible, conversion trigger(s) If convertible, fully or partially		
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 via (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	-	-
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 No
7 If yes, specify non-compliant features		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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 Loans granted by UBS Group AG.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS AG	UBS Group AG
Instrument number	13	14
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)		CH0447353704
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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴	Tier 1 Capital Notes
	USD 1,729.2	USD 532.9
Amount recognized in regulatory capital (currency in millions) ¹		
Par value of instrument (currency in millions)	USD 1,575	SGD 700
Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Debt issued measured at amortized cost
Original date of issuance	20 March 2018 ⁵	28 November 2018
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: 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 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: aggi 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	6.875% until First Call Date / Reset Interest Rate afterwards, in each case plus 0.1838%; annually	5.875% 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	- Vor	Yes
Write-down feature If write-down, write-down trigger(s)	Yes 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	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Groviability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's v
	(see definition of Viability Event). 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
Tosition 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	
lssuer	UBS AG	UBS Group AG, Switzerland, or other employing entities of the Group	
Instrument number	15	16	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	-	
Governing law(s) of the instrument	Swiss law	Swiss / NY, US	
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 ¹	Additional tier 1	Additional tier 1	
Post-transitional Basel III rules ²	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) ⁴	Other instruments (Deferred Contingent Capital Plan, DCCP)	
Amount recognized in regulatory capital (currency in millions) ¹	USD 534.1	USD 386.2	
Par value of instrument (currency in millions)	SGD 700	USD 386.2 ⁵	
Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Other non-financial liabilities	
Original date of issuance	28 November 2018	31 December 2018 ⁶	
Perpetual or dated	Perpetual	Perpetual ⁵	
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: 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 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, settl 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 and social securities contributions	
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date	n/a	
Coupons			
Fixed or floating dividend/coupon	Fixed to floating	Fixed ⁷	
Coupon rate and any related index	5.875% until First Call Date; Reset Interest Rate afterwards, in each case plus 0.3053%; semi-annually	Issues in CHF: 3.40%; issues in USD: 6.85%; annually	
Existence of a dividend stopper	Yes	No	
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, the Trigger CET1 Ratio is less than 7% or FINMA determines a write-down necessary to ensure UBS Group	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 insolven	
	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.	bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS G AG's insolvency, bankruptcy or failure. Subject to applicable conditions	
If write-down, full or partial	Full	Full	
lf 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	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 or	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	rights and claims of an noiders of senior conigations, subject to any conigations that are mandatorny preferred by law	creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including tie 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 is obligations ranking pari passu with the issuer's obligations under DCCP)	
Non-compliant transitioned features	No	obligations ranking part passu with the issuer's obligations under DCCP) No	
ויוטוו־כטוווטוומווג גומוואוגווטוופט ופמנטופא	NO NO	INU	

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Based on Swiss SRB requirements as of 10 June 2020. 2 Based on Swiss SRB requirements and vesting provisions. 5 Comprised of Deferred Contingent Capital Plan (DCCP) issuances considering FX movements. Subject to forfeiture and vesting provisions. 6 Original date of issuance from a capital perspective. It does not correspond to grant date for employees. 7 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

		lditional tier 1 capital instruments
	Eligible for regulatory capital purposes	
lssuer	UBS Group AG	UBS AG
a Instrument number	17	18
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90352JAF03; RegS: USH4209UAT37	-
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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 2,706.2	USD 2,711.0
Par value of instrument (currency in millions)	USD 2,500	USD 2,500
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	31 January 2019	31 January 2019
Perpetual or dated Original maturity date	Perpetual	Perpetual
		V
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	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: aggre
	principal amount, together with any accrued and unpaid interest thereon	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	7	, , , , , , , , , , , , , , , , , , , ,
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; semi-annually	7.000% until First Call Date; Reset Interest Rate afterwards, in each case plus 0.3170%; 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
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 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

		dditional tier 1 capital instruments
	Eligible for regulatory capital purposes	
Issuer	UBS Group AG	UBS AG
Instrument number	19	20
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	n/a	n/a
by foreign law)		
Regulatory treatment	Aller Le A	Aug. 12 A
Transitional Basel III rules ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 491.2	USD 492.9
Par value of instrument (currency in millions)	AUD 700	AUD 700
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	27 August 2019	27 August 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	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	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggre
	principal amount, together with any accrued and unpaid interest thereon	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; semi-annually	4.375% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2923%; 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		
	-	-
	Vac	Vac
) Write-down feature If write-down, write-down trigger(s)	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 viab (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
5 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 Group AG	UBS AG
Instrument number	21	22
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0495570928	-
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 ¹	Additional tier 1	Additional tier 1
Post-transitional Basel III rules ²	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) ⁴
Amount recognized in regulatory capital (currency in millions) ¹	USD 559.7	USD 560.7
Par value of instrument (currency in millions)	SGD 750	SGD 750
Accounting classification ³	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	4 September 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: 4 September 2024	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	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: agg 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	4.85% until First Call Date; Reset Interest Rate afterwards; semi-annually	4.85% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2958%; 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
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 Grou viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's via (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
If yes, specify non-compliant features		

	additional tier 1 capital instruments
Eligible for regul	latory capital purposes
	UBS AG
	24
	-
	Swiss law
	n/a
	Additional tier 1
,	Additional tier 1
	UBS AG consolidated and standalone
	Other instruments (Loan) ⁴
	USD 291.7
	CHF 275
	Funding from UBS Group AG and its subsidiaries
	13 November 2019
	Perpetual
	-
	Yes
	First optional redemption date: 13 November 2025
t. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate iterest thereon	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: agg principal amount, together with any accrued and unpaid interest thereon
Payment Date after First Call Date	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
	Fixed to floating
annually	3.00% until First Call Date; Reset Interest Rate afterwards; in each case plus 0.2295%; annually
	Yes
	Fully discretionary
	No
	Non-cumulative
	Non-convertible
	-
	-
	-
	-
	-
	-
	Yes
less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's rnmental support that FINMA determines necessary to ensure UBS Group AG's viability ditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Grou viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's vi (see definition of Viability Event). Subject to applicable conditions
	Full
	Permanent
	-
	Contractual
ect 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
	No
ect to a	ny obligations that are mandatorily preferred by law

Ordered by issuance date within each category Published on 21 July 2020

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulatory capital purposes	
lssuer	UBS Group AG, Switzerland, or other employing entities of the Group	
Instrument number	25	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	
Governing law(s) of the instrument	Swiss / NY, US	
 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		
Transitional Basel III rules ¹	Additional tier 1	
Post-transitional Basel III rules ²	Additional tier 1	
Eligible at solo / group / group and solo	UBS Group AG consolidated	
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	
Amount recognized in regulatory capital (currency in millions) ¹	USD 312.7	
Par value of instrument (currency in millions)	USD 312.7 ⁴	
Accounting classification ³	Other non-financial liabilities	
1 Original date of issuance	21 February 2020	
2 Perpetual or dated	Perpetual ⁴	
3 Original maturity date	-	
4 Issuer call subject to prior supervisory approval	Yes	
5 Optional call date, contingent call dates and redemption amount	First call date: 1 March 2025; for SMFs, 1 March 2026 and 1 March 2027 in equal portions. At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions as, the Notional Bond (in both cases, net of applicable taxes and social securities contributions	
Subsequent call dates, if applicable	n/a	
Coupons		
7 Fixed or floating dividend/coupon	Fixed ⁵	
Coupon rate and any related index	Issues in USD: 3.90%; issues in CHF: 1.50%; annually	
Existence of a dividend stopper	No	
Fully discretionary, partially discretionary or mandatory	Fully discretionary	
Existence of step-up or other incentive to redeem	No	
Non-cumulative or cumulative	Non-cumulative	
Convertible or non-convertible	Non-convertible	
If convertible, conversion trigger(s)	-	
If convertible, fully or partially		
If convertible, conversion rate		
7 If convertible, mandatory or optional conversion	-	
3 If convertible, specify instrument type convertible into		
9 If convertible, specify issuer of instrument it converts into		
0 Write-down feature	Yes	
1 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	
2 If write-down, full or partial	Full	
If write-down, permanent or temporary	Permanent	
If temporary write-down, description of write-up mechanism	-	
la Type of subordination	Contractual	
5 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 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	
type immediately senior to instrument in the insolvency creditor 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	
7 If yes, specify non-compliant features		

1 Based on Swiss SRB requirements; information as of 30 June 2020. 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 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMFs), who have no right to receive interest payments.

	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	26	27
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0271428309	ISIN: CH0271428333
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 ¹	Additional tier 1 ⁴	Additional tier 1 ⁴
Post-transitional Basel III rules ²	Additional tier 1 ⁴	Additional tier 1 ⁴
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) ¹	USD 1,136.7	USD 1,354.5
Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
Accounting classification ³	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.	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: aggreg principal amount, together with any accrued and unpaid interest thereon.
Subsequent call dates, if applicable	Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon. Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for	Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for
	Redemption	Redemption
Coupons		
Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating
	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
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 G AG'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
×		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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.

	Low-trigger loss-absorbing additional tier 1 capital instruments	
	Eliqible for regulat	tory capital purposes
Issuer	UBS AG	UBS AG
a Instrument number	28	29
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	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules¹	Additional tier 1 ⁴	Additional tier 1 ⁴
Post-transitional Basel III rules ²	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) ⁵	Other instruments (Loan) ⁵
Amount recognized in regulatory capital (currency in millions) ¹	USD 1,138.9	USD 1,354.3
Par value of instrument (currency in millions)	EUR 1,000	USD 1,250
Accounting classification ³	Funding from UBS Group AG and its subsidiaries	Funding from UBS Group AG and its subsidiaries
Original date of issuance	11 October 2016 ⁶	20 March 2018 ⁶
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 call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggre
	principal amount, together with any accrued and unpaid interest thereon.	principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component
	Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption.	Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with
	Redemption amount: 101% of aggregate principal amount, together with any accrued and unpaid interest thereon	accrued and unpaid interest thereon
Subsequent call dates, if applicable	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for	Subsequent optional redemption dates: any other Interest Payment Date after First Call Date
Carmana	Redemption	
Coupons	Figh Backs	r. J. R. d.
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
Coupon rate and any related index		
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 G AG'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	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
a 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
	nights and claims of all holders of semior conigations, subject to any conigations that are mandatorny preferred by law	nights and claims of all floliders of senior configations, subject to any obligations that are maintainly preferred by law
type immediately senior to instrument in the insolvency creditor		
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned) Non-compliant transitioned features	No	No

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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, these instruments are eligible to meet the going concern capital up to the first call date, as agreed with FINMA.

5 Loans 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
a Instrument number	30	31
 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement) 	ISIN: US90261AAB89	CH0236733827
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		
4 Transitional Basel III rules ¹	Tier 2 ⁴	Tier 2 ⁴
Post-transitional Basel III rules ²	_4	_4
5 Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone ⁴	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
Instrument type (types to be specified by each jurisdiction)	Notes	Notes
Amount recognized in regulatory capital (currency in millions) ¹	USD 2,058.8 ⁴	USD 2,275.5 ⁴
Par value of instrument (currency in millions)	USD 2,000	EUR 2,000
10 Accounting classification ³	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	17 August 2012	13 February 2014
12 Perpetual or dated	Dated	Dated
13 Original maturity date	17 August 2022	12 February 2026
14 Issuer call subject to prior supervisory approval	Yes	Yes
	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount:	
15 Optional call date, contingent call dates and redemption amount	aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component	: Call date: 12 February 2021 : Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amou
	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	aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Compon- 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
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	4.75% / 3.40% + Mid Market Swap Rate from 12 February 2021; annually
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion trigger(s)	-	-
25 If convertible, fully or partially	-	-
26 If convertible, conversion rate	-	-
27 If convertible, mandatory or optional conversion	•	-
28 If convertible, specify instrument type convertible into	-	-
29 If convertible, specify issuer of instrument it converts into	-	-
30 Write-down feature	Yes	Yes
31 If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability)	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 viabil or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viabi
22 If write down full or partial	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 34 If temporary write-down, description of write-up mechanism	Permanent -	Permanent -
34a Type of subordination	Contractual	Contractual
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
Non-compliant transitioned features	No	No
37 If yes, specify non-compliant features		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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.

	Low-trigger loss-absorbing tier 2 capital instruments	
	Eligible for TLAC purposes	
1 Issuer	UBS AG	
1a Instrument number	32	
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0244100266	
placement)		
3 Governing law(s) of the instrument	Swiss	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	
by foreign law)		
Regulatory treatment		
4 Transitional Basel III rules ¹	Tier 2 ⁴	
5 Post-transitional Basel III rules ²	4	
6 Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	
7 Instrument type (types to be specified by each jurisdiction)	Notes	
8 Amount recognized in regulatory capital (currency in millions) ¹	USD 2,729.0 ⁴	
9 Par value of instrument (currency in millions)	USD 2,500	
10 Accounting classification ³	Debt issued measured at amortized cost	
11 Original date of issuance	15 May 2014	
12 Perpetual or dated	Dated	
13 Original maturity date	15 May 2024	
14 Issuer call subject to prior supervisory approval	Yes	
15 Optional call date, contingent call dates and redemption amount	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest	
16 Subsequent call dates, if applicable	n/a	
Coupons		
17 Fixed or floating dividend/coupon	Fixed	
18 Coupon rate and any related index	5.125%; annually	
19 Existence of a dividend stopper	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	
21 Existence of step-up or other incentive to redeem	No	
22 Non-cumulative or cumulative	Cumulative	
23 Convertible or non-convertible	Non-convertible	
24 If convertible, conversion trigger(s)	•	
25 If convertible, fully or partially	-	
26 If convertible, conversion rate		
27 If convertible, mandatory or optional conversion		
28 If convertible, specify instrument type convertible into		
29 If convertible, specify issuer of instrument it converts into	Voc	
30 Write-down feature 31 If write-down, write-down trigger(s)	Yes 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)	
32 If write-down, full or partial	Event). Subject to applicable conditions	
	Full	
33 If write-down, permanent or temporary	Permanent	
34 If temporary write-down, description of write-up mechanism	•	
34a Type of subordination	Contractual	
75 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	
hierarchy of the legal entity concerned)		
36 Non-compliant transitioned features	No .	
37 If yes, specify non-compliant features		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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	
	Eligible fo	or TLAC purposes
Issuer	UBS AG; Stamford branch ⁵	UBS AG; Jersey branch
	33	34
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: US870836AC77	ISIN: XS0062270581
	NY, US	English
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 ¹	Tier 2 ⁴	Tier 2 ⁴
5 Post-transitional Basel III rules ²	.4	_4
Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
	Notes	Notes
	USD 251.8	USD 76.0
	USD 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)
	n/a	n/a
Coupons		
······································	Fixed	Fixed
	7.5%; semi-annually	8.75%; annually
	No	No
		Mandatory
	Mandatory No	No No
	Cumulative	Cumulative
	Non-convertible Service Servic	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	-	-
	No	No
81 If write-down, write-down trigger(s)	-	•
2 If write-down, full or partial	-	-
33 If write-down, permanent or temporary	-	-
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 the	ne All unsubordinated creditors of the Issuer
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Securities	
	Yes	Yes
If yes, specify non-compliant features	 No point of non-viability provision No prior supervisory approval for early repayment 	- No point of non-viability provision - No prior supervisory approval for early repayment

⁻ No prior supervisory approval for early repayment

1 Based on Swiss SRB requirements; information as of 30 June 2020. 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 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. 5 Formerly denominated "UBS AG NY Branch."

	Non Recal III compliant tier 2 control instruments	
	Non-Basel III-compliant tier 2 capital instruments Eligible for TLAC purposes	
1 Jesuar		
1 Issuer	UBS AG; Stamford branch ⁵	
Instrument number Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	35 ISIN: US870845AC84	
placement)	IJIN. U30/U04JAC04	
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 ¹	Tier 2 ⁴	
5 Post-transitional Basel III rules ²	_4	
6 Eligible at solo / group / group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	
7 Instrument type (types to be specified by each jurisdiction)	Notes	
8 Amount recognized in regulatory capital (currency in millions) ¹	USD 206.4	
9 Par value of instrument (currency in millions)	USD 217.7	
10 Accounting classification ³	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 Non-convertible	
24 If convertible, conversion trigger(s)	-	
25 If convertible, fully or partially	-	
26 If convertible, conversion rate	-	
27 If convertible, mandatory or optional conversion	-	
28 If convertible, specify instrument type convertible into	-	
29 If convertible, specify issuer of instrument it converts into	-	
30 Write-down feature	No	
31 If write-down, write-down trigger(s)	-	
32 If write-down, full or partial	-	
33 If write-down, permanent or temporary	-	
34 If temporary write-down, description of write-up mechanism	-	
34a Type of subordination	Contractual	
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	All deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank pari passu with or are subordinated to the Securities	
36 Non-compliant transitioned features	Yes	
37 If yes, specify non-compliant features	- No point of non-viability provision - No prior supervisory approval for early repayment	
	The print super tracity approved for teath respectively.	

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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 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. 5 Formerly denominated "UBS AG NY Branch."

	Total loss-absorbing capacity instruments	
	Eligible for '	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	36	37
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAA54; RegS: USG91703AA90	144A: US90351DAC11; RegS: USG91703AC56
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 ¹	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) ¹	USD 0.0	USD 0.0
Par value of instrument (currency in millions)	USD 1,500	USD 300
	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Accounting classification		
Original date of issuance	24 September 2015	24 September 2015
Perpetual or dated	Dated	Dated
Original maturity date	24 September 2020	24 September 2020
Issuer call subject to prior supervisory approval	No	No
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	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for ear
	redemption. Redemption amount: at par	redemption. Redemption amount: at par
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Fixed	Floating
Coupon rate and any related index	2.95%	3m USD LIBOR + 144 bps
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 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
	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 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
l Issuer	UBS Group AG	UBS Group AG
a Instrument number	38	39
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAB38; RegS: USG91703AB73	CH0302790123
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 ¹	_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) ¹	USD 2,733.9	USD 1,434.9
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
	24 September 2015	16 November 2015
Original date of issuance		
Perpetual or dated Original maturity date	Dated	Dated
	24 September 2025	16 November 2022
Issuer call subject to prior supervisory approval	No	No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
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
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 u 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
	n/a	n/a
If temporary write-down, description of write-up mechanism		
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	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
a Instrument number	40	41
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0310451841	CH0310451858
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 ¹	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) ¹	USD 318.4	USD 162.8
Par value of instrument (currency in millions)	CHF 300	CHF 150
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	22 February 2016	22 February 2016
Original date of issuance		
Perpetual or dated	Dated	Dated
Original maturity date	22 February 2022	23 February 2026
Issuer call subject to prior supervisory approval	No	No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Fixed	Fixed
Coupon rate and any related index	0.75%	1.250%
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 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
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 u Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
If write-down, full or partial	Swiss raw to exercise swiss resolution Power. Legal basis: statutory approach Full or partial	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach Full or partial
	Permanent	Permanent
If write-down, permanent or temporary		
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	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
a Instrument number	42	43
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0314209351	144A: US90351DAE76; RegS: USG91703AJ00
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 ¹	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) ¹	USD 863.7	USD 0.0
Par value of instrument (currency in millions)	EUR 750	USD 1,000
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 AAA1 2021
Original maturity date	4 March 2024	14 April 2021
Issuer call subject to prior supervisory approval	No	No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Fixed	Floating
Coupon rate and any related index	2.13%	3m USD LIBOR + 178 bps
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 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 to Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
If write-down, full or partial	SWISS TAW TO EXERCISE SWISS RESOLUTION POWER. Legal basis: Statutory approach Full or partial	Swiss law to exercise Swiss Resolution Power. Legal basis: Statutory approach Full or partial
	Permanent	Permanent
If write-down, permanent or temporary		
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
5 Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbin	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes	
1 Issuer	UBS Group AG	UBS Group AG	
1a Instrument number	44	45	
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90351DAD93; RegS: USG91703AH44	144A: US90351DAF42; RegS: USG91703AK72	
placement)			
3 Governing law(s) of the instrument	Swiss	Swiss	
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a	
Regulatory treatment 4 Transitional Basel III rules ¹		_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	
Amount recognized in regulatory capital (currency in millions) ¹	USD 0.0	USD 2,146.5	
	USD 2,000	USD 2.000	
9 Par value of instrument (currency in millions)	· · · · · · · · · · · · · · · · · · ·		
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost	
11 Original date of issuance	5 April 2016	5 April 2016	
12 Perpetual or dated	Dated	Dated	
13 Original maturity date	15 April 2021	15 April 2026	
14 Issuer call subject to prior supervisory approval	No	No	
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early	
optional can date, contingent can dates and reading amount	redemption. Redemption amount: at par	redemption. Redemption amount: at par	
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	3.00%	4.125%	
19 Existence of a dividend stopper	No	No	
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	
21 Existence of step-up or other incentive to redeem	No	No	
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	
23 Convertible or non-convertible	Convertible	Convertible	
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under	Exercise of Swiss Resolution Power with respect to UBS Group 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	
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 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
a Instrument number	46	47
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90351DAH08; RegS: USG91703AM39	144A: US90351DAG25; RegS: USG91703AL55
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 ¹	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) ¹	USD 2,012.5	USD 493.3
Par value of instrument (currency in millions)	USD 2,000	USD 500
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
	10 August 2016	10 August 2016
Original date of issuance		
Perpetual or dated	Dated	Dated
Original maturity date	1 February 2022	1 February 2022
lssuer call subject to prior supervisory approval	No .	No
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Fixed	Floating
Coupon rate and any related index	2.650%	3m USD LIBOR + 153 bps
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 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 uses law to exercise Swiss Resolution Power. Legal basis: statutory approach
If write-down, full or partial	Swiss raw to exercise swiss resolution Power. Legal basis: statutory approach Full or partial	Swiss law to exercise swiss resolution Power. Legal basis: statutory approach Full or partial
	Permanent	Permanent
If write-down, permanent or temporary		
If temporary write-down, description of write-up mechanism	n/a	n/a
la 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
5 Non-compliant transitioned features	-	-
7 If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

		g capacity instruments
		TLAC purposes
lssuer	UBS Group AG	UBS Group AG
Instrument number	48	49
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0336602930	CH0341440334
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	1	1
Transitional Basel III rules¹	7	1
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) ¹	USD 1,446.6	USD 1,435.6
Par value of instrument (currency in millions)	EUR 1,250	EUR 1,250
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	1 September 2016	30 November 2016
Perpetual or dated	Dated	Dated
Original maturity date	1 September 2026	30 November 2024
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): any Business Day falling on or after 1 June 2026. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	t Optional call date (Issuer Call): 30 November 2023. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of co 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	Fixed
Coupon rate and any related index	1.250%	1.500%
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 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 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
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)	n/a	n/a
Non-compliant transitioned features		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	50	51
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0359915425	144A: US90352JAA16; RegS: USH4209UAA46
placement)		
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 1	2	_2
		2
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) ¹	USD 1,965.7	USD 2,061.2
Par value of instrument (currency in millions)	EUR 1,750	USD 2,000
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	20 March 2017	23 March 2017
Perpetual or dated	Dated	Dated
	20 September 2022	23 May 2023
original matarity date		
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 20 September 2021. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	s Optional call date (Issuer Call): 23 May 2022. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of condition early redemption. Redemption amount: USD 1,000 per Calculation Amount
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Floating	Fixed
Coupon rate and any related index	3m Euribor + 70 bps	3.491%
Existence of a dividend stopper	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory No
Existence of step-up or other incentive to redeem	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 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	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	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		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
a Instrument number	52	53
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	144A: US90352JAB98; RegS: USH4209UAB29	144A: US90352JAC71; RegS: USH4209UAC02
placement)		-
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 ¹	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) ¹	USD 992.4	USD 2,268.5
Par value of instrument (currency in millions)	USD 1,000	USD 2,000
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	23 March 2017	23 March 2017
Perpetual or dated	Dated	Dated
Original maturity date	23 May 2023	23 March 2028
Issuer call subject to prior supervisory approval	Yes	Yes
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	Optional call date (Issuer Call): 23 March 2027. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of condition
φ	early redemption. Redemption amount: USD 1,000 per Calculation Amount	early redemption. Redemption amount: USD 1,000 per Calculation Amount
Subsequent call dates, if applicable	n/a	n/a
Coupons		
Fixed or floating dividend/coupon	Floating	Fixed
Coupon rate and any related index	3m USD LIBOR + 122 bps	4.253%
Existence of a dividend stopper	No No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
	No	No
Existence of step-up or other incentive to redeem		
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 of 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 in 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 write-down, permanent or temporary 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	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	IVO	IVO
Non-compliant transitioned features	•	-
7 If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbin	ng capacity instruments
		TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	54	55
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0365501516	144A: US90352JAD54; RegS: USH4209UAF33
² 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 rules 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) ¹	USD 427.0	USD 1,243.8
9 Par value of instrument (currency in millions)	CHF 400	USD 1.250
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	18 May 2017	15 August 2017
12 Perpetual or dated	Dated	Dated
13 Original maturity date	18 May 2024	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): 18 May 2023. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for	Optional call date (Issuer Call): 15 August 2022. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for
optional can date, contingent can dates and reachiption amount	early redemption. Redemption amount: CHF 200,000 per Calculation Amount	early redemption. Redemption amount: USD 1,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend/coupon	Fixed	Floating
18 Coupon rate and any related index	0.625%	3m USD LIBOR + 95 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
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	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	-	-
1 Record on Swice SRR requirements: information as of 30 June 2020. 2 Fligible under the		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
	Eligible for [*]	TLAC purposes
lssuer	UBS Group AG	UBS Group AG
a Instrument number	56	57
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90352JAE38; RegS: USH4209UAG16	CH0409606354
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 ¹		
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) ¹	USD 2,064.2	USD 2,030.7
Par value of instrument (currency in millions)	USD 2,000	EUR 1,750
Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	15 August 2017	17 April 2018
Perpetual or dated	Dated	Dated
	15 August 2023	17 April 2025
Original maturity date Issuer call subject to prior supervisory approval		
	Yes Optional cell data (leaves Cally 15 Accept 2022 Feel and continue accepted due to a Taylor ballicity). From Cally of a different feel	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 15 August 2022. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	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 to floating	Fixed ³
Coupon rate and any related index	2.859% until Floating Rate Commencement Date; 3m USD LIBOR + 95.423 bps thereafter	1.25% until Reset Date; 1-year EUR Mid-Swap +75bps thereafter
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 If write-down, write-down trigger(s)	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	Yes 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
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	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 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-absorbin	ng capacity instruments
		TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	58	59
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0445624999	CH0445624981
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 rules ¹		
5 Post-transitional Basel III rules		
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) ¹	USD 188.4	USD 1,208.9
Par value of instrument (currency in millions)	JPY 20.000	JPY 130.000
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	9 November 2018	9 November 2018
12 Perpetual or dated	Dated	Dated
13 Original maturity date	9 November 2028	8 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): 9 November 2027. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions	Optional call date (Issuer Call): 8 November 2023. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions
optional can date, contingent can dates and reachiption amount	for early Redemption. Redemption amount: JPY 100,000,000 per Calculation Amount	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 to floating	Fixed to floating
18 Coupon rate and any related index	0.973% until first call date; 6m JPY LIBOR + 65 bps thereafter	0.719% until first call date; 6m JPY LIBOR + 66bps thereafter
19 Existence of a dividend stopper	No	No
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	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	-	-
1 Record on Swice SRR requirements: information as of 30 June 2020. 2 Fligible under the		

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing capacity instruments	
		TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	60	61
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0459297435	144A: US902613AA61; RegS: USH42097AZ05
3 Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
4 Transitional Basel III rules ¹	2	.2
5 Post-transitional Basel III rules	2	.2
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) ¹	USD 429.2	USD 1,641.9
9 Par value of instrument (currency in millions)	CHF 400	USD 1,500
10 Accounting classification	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11 Original date of issuance	30 January 2019	13 August 2019
12 Perpetual or dated	Dated	Dated
13 Original maturity date	30 January 2025	13 August 2030
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 30 January 2024 Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: CHF 1,000 per Calculation Amount	Optional call date (Issuer Call): 13 August 2029. Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a
Coupons		
17 Fixed or floating dividend/coupon	Fixed	Fixed to floating
18 Coupon rate and any related index	0.875%	3.126% until Floating Rate Commencement Date; 3m USD LIBOR + 146.759 bps thereafter
19 Existence of a dividend stopper	No	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25 If convertible, fully or partially	Fully or partially	Fully or partially
26 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)	Discretionary (Swiss Resolution Authority)
27 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG
30 Write-down feature	Yes	Yes
31 If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32 If write-down, full or partial	Full or partial	Full or partial
33 If write-down, permanent or temporary	Permanent	Permanent
34 If temporary write-down, description of write-up mechanism	n/a 	n/a
34a Type of subordination	Structural	Structural
35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	n/a	n/a
36 Non-compliant transitioned features	-	-
37 If yes, specify non-compliant features	-	-

¹ Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity.

	Total loss-absorbing	g capacity instruments
	•	TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number	62	63
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0506668844	CH0508236566
Governing law(s) of the instrument	Swiss	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
4 Transitional Basel III rules ¹	2	
5 Post-transitional Basel III rules	2	2
	UBS Group AG (consolidated)	UBS Group AG (consolidated)
6 Eligible at solo / group / group and solo		
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) ¹	USD 156.2 ⁴	USD 74.0 ⁴
9 Par value of instrument (currency in millions)	USD 143.5 ³	AUD 100
10 Accounting classification	Debt issued designated at fair value	Debt issued designated at fair value
11 Original date of issuance	4 November 2019	18 November 2019
12 Perpetual or dated	Dated	Dated
13 Original maturity date	4 November 2049	18 November 2034
14 Issuer call subject to prior supervisory approval	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 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	Optional call date (Issuer Call): 18 November 2020. 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 redemption dates: every second year after the first optional call date, to and including 4 November 2048	Subsequent optional redemption dates: every year after the first optional call date, to and including 18 November 2033
Coupons		
17 Fixed or floating dividend/coupon	Zero Coupon Accreting	Fixed
18 Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.80%)	3.030%
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 Convertible	Non-cumulative Convertible
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	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under
3 u.gge.(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 hierarchy of the legal entity concerned)		
36 Non-compliant transitioned features	-	-
37 If yes, specify non-compliant features	•	-

Ordered by issuance date within each category Published on 21 July 2020

		ng capacity instruments
	•	TLAC purposes
Issuer	UBS Group AG	UBS Group AG
Instrument number	64	65
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0520042489	CH0521617321
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	1	
Transitional Basel III rules 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) ¹	USD 1,687.7	USD 135.5 ⁴
Par value of instrument (currency in millions)	EUR 1,500	USD 121.4 ⁵
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: every year after the first optional call date, to and including 4 March 2049
Coupons		
Fixed or floating dividend/coupon	Fixed ³	Zero Coupon Accreting
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
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 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 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		

1 Based on Swiss SRB requirements; information as of 30 June 2020. 2 Eligible under the gone concern loss-absorbing capacity category until one year before maturity. 3 Interest Basis: Fixed Rate / Fix

	Total loss-absorbing capacity instruments	
		TLAC purposes
1 Issuer	UBS Group AG	UBS Group AG
1a Instrument number		67
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0535271214	CH0547243250
2 placement)	C10333271214	C110347.243230
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 rules ¹	2	
5 Post-transitional Basel III rules	2	
	UBS Group AG (consolidated)	UBS Group AG (consolidated)
6 Eligible at solo / group / group and solo		
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) ¹	USD 203.5 ⁴	USD 99 ⁴
9 Par value of instrument (currency in millions)	USD 201.7 ³	USD 100.4 ³
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.	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	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: every year after the first optional call date, to and including 14 April 2049	Subsequent optional redemption dates: every year after the first optional call date, to and including 22 May 2049
	Subsequent epitorial recemption dates: every year diter the hist opinion can date; to and including 14 April 2445	Subsequent optional recemption dates, every year diter are mot optional can date, to drive including 22 may 2045
Coupons 17 Fixed or floating dividend/coupon	Zero Coupon Accreting	Zero Coupon Accreting
	Zero Coupon Accreting Zero Coupon Accreting (annual accrual yield of 4.00%)	Zero Coupon Accreting (annual accrual yield of 3.50%)
18 Coupon rate and any related index	No	No
19 Existence of a dividend stopper		
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	Exercise of Swiss Resolution Power with respect to UBS Group 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) Non-compliant transitioned features		
JU INDII-COMDIIANT TRANSITIONEN TEATLIFÉS	- -	

	Total loss-absorbing capacity instruments
	Eligible for TLAC purposes
1 Issuer	UBS Group AG
1a Instrument number	68
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	CH0543827189
² placement)	Cn034362/169
3 Governing law(s) of the instrument	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	
Regulatory treatment	
4 Transitional Basel III rules ¹	
5 Post-transitional Basel III rules	
6 Eligible at solo / group / group and solo	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt
8 Amount recognized in regulatory capital (currency in millions) ¹	USD 497.1 ⁴
9 Par value of instrument (currency in millions)	USD 501.6 ³
	Debt issued designated at fair value
10 Accounting classification	
11 Original date of issuance	27 May 2020
12 Perpetual or dated	Dated 22.May 2000
13 Original maturity date	27 May 2050
14 Issuer call subject to prior supervisory approval	Yes
15 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
16 Subsequent call dates, if applicable	Subsequent optional redemption dates: every year after the first optional call date, to and including 27 May 2049
Coupons	
17 Fixed or floating dividend/coupon	Zero Coupon Accreting
18 Coupon rate and any related index	Zero Coupon Accreting (annual accrual yield of 3.50%)
19 Existence of a dividend stopper	No .
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No .
22 Non-cumulative or cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible
24 If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25 If convertible, fully or partially	Fully or partially
26 If convertible, conversion rate	Discretionary (Swiss Resolution Authority)
27 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)
28 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)
29 If convertible, specify issuer of instrument it converts into	UBS Group AG
30 Write-down feature	Yes
31 If write-down, write-down trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32 If write-down, full or partial	Full or partial
33 If write-down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	n/a
34a Type of subordination	Structural
35 Position in subordination hierarchy in liquidation (specify instrument	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	- the gone concern loss-absorbing capacity category until one year before maturity. 3 Information corresponds to the Amortized Face Amount as of 30 June 2020, and therefore includes the applicable accrual yield. 4 The eligible amounts presented are adjusted for own credit related gains/losses.



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