

| | Shar | re capital |
|--|--|--|
| 1 Issuer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland | UBS AG, Switzerland |
| 1a Instrument number | 001 | 002 |
| 2 Unique identifier (e.g., ISIN) | ISIN: CH0244767585 | _ |
| 3 Governing law(s) of the instrument | Swiss | Swiss |
| Regulatory treatment | | |
| 4 Transitional Basel III rules ¹ | CET1 – Going concern capital | CET1 — Going concern capital |
| 5 Post-transitional Basel III rules ² | CET1 – Going concern capital | CET1 — Going concern capital |
| 6 Eligible at solo / group / group&solo | UBS Group AG consolidated | UBS AG consolidated, UBS AG standalone |
| 7 Instrument type | Ordinary shares | Ordinary shares |
| 8 Amount recognized in regulatory capital (million) ¹ | CHF 385.5 | CHF 385.8 |
| 9 Outstanding amount (par value, million) | CHF 385.5 | CHF 385.8 |
| 10 Accounting classification ³ | Equity attributable to UBS Group AG shareholders | Equity attributable to UBS AG shareholders |
| 11 Original date of issuance | - | - |
| 12 Perpetual or dated | - | _ |
| 13 Original maturity date | | _ |
| 14 Issuer call subject to prior supervisory approval | | |
| 15 Optional call date, subsequent call dates, if applicable, and | | _ |
| redemption amount | | |
| 16 Contingent call dates and redemption amount | - | - |
| Coupons / dividend | | |
| 17 Fixed or floating dividend / coupon | | _ |
| Coupon rate and any related index; | | |
| frequency of payment | - | - |
| 19 Existence of a dividend stopper | - | - |
| 20 Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary |
| 21 Existence of step-up or other incentive to redeem | - | _ |
| 22 Noncumulative or cumulative | Noncumulative | Noncumulative |
| 23 Convertible or nonconvertible | - | - |
| 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 | | _ |
| 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 | | _ |
| Position in subordination hierarchy in liquidation | Unless otherwise stated in the articles of association, once debts are paid back the assets of the liquidated company are divided between the | Unless otherwise stated in the articles of association, once debts are paid back the assets of the liquidated company are divided between the |
| (specify instrument type immediately senior to instrument) | shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (section 745, Swiss Civil Code of Obligations) | shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (section 745, Swiss Civ Code of Obligations) |
| 36 Existence of features, which prevent full recognition under Basel III | - | - |
| 37 If yes, specify non-compliant features | | |
| or in yes, specify non-compliant leatures | _ | - |

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

| anna /annata af inaana ar-ti if ii ii | LIDC Crave AC Cuideadard construction (C. C.) | High-trigger loss-absorbing add | | LIDC A.C. Constructioned |
|--|--|--|--|---|
| ssuer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland, or other employing entities of the Group | UBS Group Funding (Switzerland) AG, Switzerland | UBS Group Funding (Switzerland) AG, Switzerland | UBS AG, Switzerland |
| nstrument number Jnique identifier (e.g., ISIN) | | 004 ISIN: CH0271428317 | 005 ISIN: CH0286864027 | 006 |
| Governing law(s) of the instrument | Swiss / NY, US | Swiss law | Swiss law | Swiss law |
| egulatory treatment | | | | |
| Transitional Basel III rules ¹ | Additional tier 1 — Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 — Going concern capital |
| Post-transitional Basel III rules ² | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital |
| Eligible at solo / group / group&solo | UBS Group AG consolidated | UBS Group AG consolidated | UBS Group AG consolidated | UBS AG consolidated and standalone |
| Instrument type | Contingent cash payment / security delivery obligation towards employees (DCCP) | Tier 1 Capital Notes | Tier 1 Capital Notes | Loan ⁶ |
| mount recognized in regulatory capital (million) ¹ | CHF 418.5 | CHF 1,207 | CHF 1.470 | CHF 1,206.6 |
| itstanding amount (par value, million) | CHF 418.5 ⁴ | USD 1,250 | USD 1,575 | USD 1,250 |
| counting classification ³ | Other non-financial liabilities | Debt issued measured at amortized cost | Debt issued measured at amortized cost | Customer deposits |
| ginal date of issuance | 31 December 2014 ⁵ | 19 February 2015 | 7 August 2015 | 26 November 2015 ⁷ |
| petual or dated | Perpetual ⁴ | Perpetual | Perpetual | Perpetual |
| l | respectual | | respectual | respectual |
| Original maturity date | | - | _ | _ |
| ier call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| Optional call date, subsequent call dates, if applicable, and redemption amount | First call date: 1 March 2020 | First optional redemption date: 19 February 2020 | First optional redemption date: 7 August 2025 | First optional redemption date: 19 February 2020 |
| · | At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | Subsequent optional redemption dates: Any other Interest Payn after the First Call Date. |
| | value of, and on substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. |
| | contributions) | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | Redemption amount: Aggregate principal amount, together wi accrued and unpaid interest thereon |
| Contingent call dates and redemption amount | - | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Su |
| | | satisfaction of Conditions for Redemption. Redemption amount: | satisfaction of Conditions for Redemption. Redemption amount: | satisfaction of Conditions for Redemption. Redemption amoun |
| | | aggregate principal amount, together with accrued and unpaid interest | aggregate principal amount, together with accrued and unpaid interest | aggregate principal amount, together with accrued and unpaid |
| upons / dividend | | | | |
| Fixed or floating dividend / coupon | Fixed | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards |
| Coupon rate and any related index; | Issues in CHF: 4%; issues in USD: 7.125%; | 7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject | 6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject | 7.125% until First Call Date; afterwards, Mid Market Swap Rate |
| frequency of payment | annually | to reset every five years) and Margin; | to reset every five years) and Margin; | to reset every five years) and Margin; in either case, plus 0.255 |
| 1 , 1 , | • | annually | annually | annually |
| Existence of a dividend stopper | No | Yes | Yes | Yes |
| Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| | No | | | |
| Existence of step-up or other incentive to redeem | | No | No | No |
| Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative |
| nvertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible |
| If convertible, conversion trigger(s) | _ | _ | _ | _ |
| f convertible, fully or partially | _ | _ | _ | _ |
| If convertible, conversion rate | | _ | _ | |
| | | | | |
| f convertible, mandatory or optional conversion | | - | _ | _ |
| f convertible, specify instrument type convertible into | - | - | _ | _ |
| f convertible, specify issuer of instrument it converts into | _ | _ | _ | |
| te-down feature | Yes | Yes | Yes | Yes |
| f write-down, write-down trigger(s) | Reported phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; | With respect to any Publication Date, Trigger CET1 Ratio is less than | With respect to any Publication Date, Trigger CET1 Ratio is less than | With respect to any Publication Date, Trigger CET1 Ratio is les |
| | 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 | | support that FINMA determines necessary to ensure UBS Group AG's | FINMA determines necessary to ensure UBS AG's viability (see |
| | Group AG's insolvency, bankruptcy or failure. | viability (see definition of Viability Event). | viability (see definition of Viability Event). | of Viability Event). |
| | Subject to applicable conditions | Subject to applicable conditions | Subject to applicable conditions | Subject to applicable conditions |
| f write-down, full or partial | Full | Full | Full | Full |
| | | | | |
| If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | Permanent | Permanent — | Permanent — | Permanent — |
| ition in subordination hierarchy in liquidation | Outside the occurrence of a Trigger Event or Viability Event, the holder | Rights and claims of all holders of Senior Obligations, subject to any | Rights and claims of all holders of Senior Obligations, subject to any | Rights and claims of all holders of Senior Obligations, subject t |
| ecify instrument type immediately senior to instrument) | under DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under DCCP) | obligations that are mandatorily preferred by law | obligations that are mandatorily preferred by law | obligations that are mandatorily preferred by law |
| ictorica of factures, which provent full recognition under Passal III | | _ | _ | |
| stence of features, which prevent full recognition under Basel III | - | _ | _ | _ |
| If yes, specify non-compliant features | | | | |

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| | High-trigger loss-absorbing additional tier 1 capital instruments (continued) | | | |
|---|---|---|--|--|
| uer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland, or other employing entities of the Group | UBS Group Funding (Switzerland) AG, Switzerland | UBS AG, Switzerland | UBS Group Funding (Switzerland) AG, Switzerland |
| strument number | 007 | 008 | 009 | 010 |
| ique identifier (e.g., ISIN) | | ISIN: CH0317921697 | | CH0331455318 |
| | | | | |
| overning law(s) of the instrument | Swiss / NY, US | Swiss law | Swiss law | Swiss law |
| gulatory treatment | | | | |
| Transitional Basel III rules ¹ | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital |
| Post-transitional Basel III rules ² | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital |
| | UBS Group AG consolidated | UBS Group AG consolidated | UBS AG consolidated and standalone | UBS Group AG consolidated |
| Eligible at solo / group / group&solo | | | *************************************** | |
| Instrument type | Contingent cash payment / security delivery obligation towards employees (DCCP) | Tier I Capital Notes | Loan ⁶ | Tier 1 Capital Notes |
| nount recognized in regulatory capital (million)¹ | CHF 462.2 | CHF 1,405.2 | CHF 1,415.5 | CHF 1,021.1 |
| tstanding amount (par value, million) | CHF 462.2 ⁴ | USD 1,500 | USD 1,500 | USD 1,100 |
| | | | | |
| counting classification ³ | Other non-financial liabilities | Debt issued measured at amortized cost | Customer deposits | Debt issued measured at amortized cost |
| ginal date of issuance | 31 December 2015 ⁵ | 21 March 2016 | 21 March 2016 | 10 August 2016 |
| petual or dated | Perpetual ⁴ | Perpetual | Perpetual | Perpetual |
| Original maturity date | | _ | | |
| | V | | V | |
| uer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| Optional call date, subsequent call dates, if applicable, and | First call date: 1 March 2021 | First optional redemption date: 22 March 2021 | First optional redemption date: 22 March 2021 | First optional redemption date: 10 August 2021 |
| redemption amount | | | | |
| | 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 | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | e Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | e Subsequent optional redemption dates: Any other Interest Payn after the First Call Date. |
| | value of, and on substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. |
| | contributions) | Redemption amount: Aggregate principal amount, together with any | Redemption amount: Aggregate principal amount, together with any | Redemption amount: Aggregate principal amount, together wit |
| | Contributions) | accrued and unpaid interest thereon. | accrued and unpaid interest thereon. | accrued and unpaid interest thereon |
| Continuent call dates and radametics are use | | | | |
| Contingent call dates and redemption amount | = | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Sul |
| | | satisfaction of Conditions for Redemption. Redemption amount: | satisfaction of Conditions for Redemption. Redemption amount: | satisfaction of Conditions for Redemption. Redemption amount |
| | | aggregate principal amount, together with accrued and unpaid interest | aggregate principal amount, together with accrued and unpaid interest | aggregate principal amount, together with accrued and unpaid |
| upons / dividend | | | | |
| Fixed or floating dividend / coupon | Fixed | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards |
| Coupon rate and any related index; | Issues in CHF: 4.15%; issues in USD: 7.35%; | | t 6.875% until First Call Date; afterwards, Mid Market Swap Rate (subjec | |
| | · | | | |
| frequency of payment | annually | to reset every five years) and Margin; | to reset every five years) and Margin; in either case, plus 0.25%; | to reset every five years) and Margin; |
| | | annually | annually | annually |
| Existence of a dividend stopper | No | Yes | Yes | Yes |
| Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| Existence of step-up or other incentive to redeem | No | No | No | No |
| | | | | |
| Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative |
| nvertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible |
| If convertible, conversion trigger(s) | _ | _ | _ | _ |
| If convertible, fully or partially | | _ | | |
| | | _ | _ | |
| If convertible, conversion rate | | _ | _ | _ |
| If convertible, mandatory or optional conversion | - | _ | _ | _ |
| ii convertible, mandatory or optional conversion | | | | |
| | _ | _ | _ | |
| If convertible, specify instrument type convertible into | | | | |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into | - | | | |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature | | Yes | | Yes |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into rite-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 | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UE AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature | 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 | 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 | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). | With respect to any Publication Date, Trigger CET1 Ratio is les 7%; or FINMA determines a write-down necessary to ensure U AG's viability; or UBS Group AG receives a commitment of gove |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature | 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 | 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 | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see | With respect to any Publication Date, Trigger CET1 Ratio is les: 7%; or FINMA determines a write-down necessary to ensure UI AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature If write-down, write-down trigger(s) | Reported phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. | 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 (see definition of Viability Event). | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UI AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature If write-down, write-down trigger(s) If write-down, full or partial | 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 Full | 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 (see definition of Viability Event). Subject to applicable conditions. Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UE AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary | 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 | 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 (see definition of Viability Event). Subject to applicable conditions. | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UI AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into te-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary | 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 Full Permanent — | 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 (see definition of Viability Event). Subject to applicable conditions. Full Permanent | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full | With respect to any Publication Date, Trigger CET1 Ratio is les 7%; or FINMA determines a write-down necessary to ensure U AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full Permanent —————————————————————————————————— |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into rite-down feature | 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 Full | 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 (see definition of Viability Event). Subject to applicable conditions. Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UE AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature 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 sition in subordination hierarchy in liquidation | 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 Full Permanent Outside the occurrence of a Trigger Event or Viability Event, the holder under DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under DCCP or any of the | 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 (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is les 7%; or FINMA determines a write-down necessary to ensure U AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into iite-down feature 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 sition in subordination hierarchy in liquidation | 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 Full Permanent Outside the occurrence of a Trigger Event or Viability Event, the holder under DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under | 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 (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UE AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to |
| If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into ite-down feature 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 sition in subordination hierarchy in liquidation | 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 Full Permanent Outside the occurrence of a Trigger Event or Viability Event, the holder under DCCP will have a claim ranking junior to all rights and claims of priority creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under DCCP or any of the | 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 (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS AG's I viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less 7%; or FINMA determines a write-down necessary to ensure UE AG's viability; or UBS Group AG receives a commitment of gove support that FINMA determines necessary to ensure UBS Group viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to |

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

| | High-trigger loss-absorbing additional tier 1 capital instruments (continued) | | | | |
|--|---|--|--|--|--|
| suer (country of incorporation; if applicable, branch) | UBS AG, Switzerland | UBS Group AG, Switzerland, or other employing entities of the Group | UBS Group AG, Switzerland, or other employing entities of the Group | UBS Group Funding (Switzerland) AG, Switzerland | |
| strument number | 011 | 012 | 013 | 014 | |
| nique identifier (e.g., ISIN) | | | | CH0400441280 | |
| ; | Swiss law | Swiss / NY, US | Swiss / NY, US | Swiss law | |
| overning law(s) of the instrument | 2MI22 IGM | 3WISS / INT, US | 3WISS / INT, U3 | 2MI22 IGM | |
| egulatory treatment | | | | | |
| Transitional Basel III rules¹ | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional Tier 1 — Going concern capital | |
| Post-transitional Basel III rules ² | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional tier 1 – Going concern capital | Additional Tier 1 – Going concern capital | |
| Eligible at solo / group / group&solo | UBS AG consolidated and standalone | UBS Group AG consolidated | UBS Group AG consolidated | UBS Group AG consolidated | |
| Instrument type | Loan ⁴ | Contingent cash payment / security delivery obligation towards employees (DCCP) | Contingent cash payment / security delivery obligation towards employees (DCCP) | Tier 1 Capital Notes | |
| mount recognized in regulatory capital (million)1 | CUT 1 022 1 | | | CUE 1 011 0 | |
| nount recognized in regulatory capital (million) ¹ | CHF 1,023.1 | CHF 369.2 | CHF 368.5 | CHF 1,911.9 | |
| itstanding amount (par value, million) | USD 1,100 | CHF 369.2 ⁵ | CHF 368.5 ⁵ | USD 2,000 | |
| counting classification ³ | Customer deposits | Other non-financial liabilities | Other non-financial liabilities | Debt issued measured at amortized cost | |
| ginal date of issuance | 10 August 2016 | 31 December 2016 ⁶ | 31 December 2017 ⁶ | 31 January 2018 | |
| rpetual or dated | Perpetual | Perpetual ⁵ | Perpetual ⁵ | Perpetual | |
| Original maturity date | respectati | respetual | 1 e petual | respectual | |
| X | | | | | |
| uer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | |
| Optional call date, subsequent call dates, if applicable, and | First optional redemption date: 10 August 2021 | First call date: 1 March 2022 | First call date: 1 March 2023; for SMFs, 1 March 2024 and 1 March | First optional redemption date: 31 January 2023 | |
| redemption amount | | | 2025 in equal portions | | |
| | Subsequent optional redemption dates: Any other Interest Payment Date | At the issuer's sole and absolute discretion, settlement by means of | • • | Subsequent optional redemption dates: Any other Interest Payme | |
| | after the First Call Date. | either (i) payment of a cash amount equal to the value of the Notional | At the issuer's sole and absolute discretion, settlement by means of | after the First Call Date | |
| | | Bond, or (ii) transfer of perpetual AT1 instruments in such amount | either (i) payment of a cash amount equal to the value of the Notional | | |
| | Subject to satisfaction of Conditions for Redemption. | equivalent to the value of, and on substantially the same terms and | Bond, or (ii) transfer of perpetual AT1 instruments in such amount | Subject to satisfaction of Conditions for Redemption | |
| | , | conditions of, the Notional Bond (in both cases, net of applicable taxes | equivalent to the value of, and on substantially the same terms and | , | |
| | Redemption amount: Aggregate principal amount, together with any | and social securities contributions) | conditions of, the Notional Bond (in both cases, net of applicable taxes | Redemption amount: Aggregate principal amount, together with | |
| | accrued and unpaid interest thereon | and social securities contributions/ | and social securities contributions) | accrued and unpaid interest thereon | |
| Ct't | | | and social securities continuations) | | |
| Contingent call dates and redemption amount | Early redemption possible due to a Tax or Regulatory Event. Subject to | - | - | Early redemption possible due to a Tax or Regulatory Event. Subj | |
| | satisfaction of Conditions for Redemption. Redemption amount: aggregate | | | satisfaction of Conditions for Redemption. Redemption amount: | |
| | principal amount, together with accrued and unpaid interest | | | principal amount, together with accrued and unpaid interest | |
| oupons / dividend | | | | | |
| Fixed or floating dividend / coupon | Fixed until First Call Date; subject to periodic reset afterwards | Fixed | Fixed ⁷ | Fixed until First Call Date; subject to periodic reset afterwards | |
| Coupon rate and any related index; | 7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject | Issues in CHF: 2.55%; issues in USD: 5.95%; annually | Not yet determined | 5% / Reset Interest Rate; | |
| | | ISSUES III CAP. 2.55%, ISSUES III USD. 5.95%, dililudily | Not yet determined | • | |
| frequency of payment | to reset every five years) and Margin; in either case, plus 0.25%; | | | annually | |
| | annually | | | | |
| Existence of a dividend stopper | Yes | No | No | Yes | |
| Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | |
| Existence of step-up or other incentive to redeem | No | No | No | No | |
| Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | |
| nvertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | |
| | | | NOTICOTIVETUDE | Nonconvertible | |
| 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 | | | | | |
| ite-down feature | Yes | Yes | Yes | Yes | |
| If write-down, write-down trigger(s) | With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; | Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA | Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA | With respect to any Publication Date, Trigger CET1 Ratio is less t | |
| | or FINMA determines a write-down necessary to ensure UBS AG's viability; | determines a write-down is required to prevent UBS Group AG's | determines a write-down is required to prevent UBS Group AG's | FINMA determines a write-down necessary to ensure UBS Group | |
| | or UBS AG receives a commitment of governmental support that FINMA | insolvency, bankruptcy or failure; or UBS Group AG receives a | insolvency, bankruptcy or failure; or UBS Group AG receives a | viability; or UBS Group AG receives a commitment of government | |
| | determines necessary to ensure UBS AG's viability (see definition of | commitment of governmental support that FINMA determines necessary | | that FINMA determines necessary to ensure UBS Group AG's vial | |
| | Viability Event). | to prevent UBS Group AG's insolvency, bankruptcy or failure. | to prevent UBS Group AG's insolvency, bankruptcy or failure. | definition of Viability Event). | |
| | Subject to applicable conditions | Subject to applicable conditions | Subject to applicable conditions | Subject to applicable conditions | |
| If write down full or portial | Full | Full | Full | Full | |
| If write-down, full or partial | | | | | |
| If write-down, permanent or temporary | Permanent | Permanent | Permanent | Permanent | |
| If temporary write-down, description of write-up mechanism | _ | - | _ | - | |
| sition in subordination hierarchy in liquidation | Rights and claims of all holders of Senior Obligations, subject to any | Outside the occurrence of a Trigger Event or Viability Event, the holder | Outside the occurrence of a Trigger Event or Viability Event, the holder | Rights and claims of all holders of Senior Obligations, subject to a | |
| pecify instrument type immediately senior to instrument) | obligations that are mandatorily preferred by law | under DCCP will have a claim ranking junior to all rights and claims of | under DCCP will have a claim ranking junior to all rights and claims of | obligations that are mandatorily preferred by law | |
| asset and among type initial action so instrumenty | sangations that are mandatorily preferred by law | | priority creditors of the issuer (i.e., claims in respect of obligations of the | angularis that are manualonly preferred by law | |
| | | | | | |
| | | , , , , | 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 | 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 | 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 | the issuer's obligations ranking pari passu with the issuer's obligations | | |
| | | under DCCP) | under DCCP) | | |
| stence of features, which prevent full recognition under Basel III | | - | _ | _ | |
| | | | | | |

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in UBS Group Funding (Switzerland) AG. 5 Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. 6 Original date of issuance from a capital perspective. It does not correspond to grant date for employees. 7 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMF), who have no right to receive interest payments.

| In the second se | High-trigger loss-absorbing additional tier 1 capital instruments (continued) | | | |
|--|--|--|--|--|
| Issuer (country of incorporation; if applicable, branch) | UBS AG, Switzerland | UBS AG, Switzerland | | |
| Instrument number | 015 | 016 | | |
| Unique identifier (e.g., ISIN) | - | - | | |
| Governing law(s) of the instrument | Swiss law | Swiss law | | |
| Regulatory treatment | | | | |
| Transitional Basel III rules ¹ | Additional Tier 1 – Going concern capital | Additional Tier 1 — Going concern capital | | |
| Post-transitional Basel III rules ² | Additional Tier 1 – Going concern capital | Additional Tier 1 — Going concern capital | | |
| Eligible at solo / group / group&solo | UBS AG consolidated and standalone | UBS AG consolidated and standalone | | |
| | | | | |
| Instrument type | Loan ⁴ | Loan ⁴ | | |
| Amount recognized in regulatory capital (million) ¹ | CHF 1,919 | CHF 1,475.5 | | |
| Outstanding amount (par value, million) | USD 2,000 | USD 1,575 | | |
| Accounting classification ³ | Customer deposits | Customer deposits | | |
| Original date of issuance | 31 January 2018 | 20 March 2018 ⁵ | | |
| Perpetual or dated | Perpetual | Perpetual | | |
| Original maturity date | | _ | | |
| Issuer call subject to prior supervisory approval | Yes | Yes | | |
| Optional call date, subsequent call dates, if applicable, and | First optional redemption date: 31 January 2023 | First optional redemption date: 7 August 2025 | | |
| redemption amount | and optional redemption date. 3 / Sunday 2025 | instroptional reading to the state of the st | | |
| | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | | |
| | Subject to satisfaction of Conditions for Redemption | Subject to satisfaction of Conditions for Redemption. | | |
| | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | | |
| 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: aq | | |
| · | principal amount, together with accrued and unpaid interest | principal amount, together with accrued and unpaid interest | | |
| Coupons / dividend | | | | |
| Fixed or floating dividend / coupon | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | | |
| Coupon rate and any related index; | 5% / Reset Interest Rate, in each case plus 0.4103%; | 6.875% / Reset Interest Rate, in each case plus 0.125 per cent.; annually | | |
| frequency of payment | annually | 0.075/67 haste interest nate, in each case plas 0.725 per cente, almosting | | |
| Existence of a dividend stopper | Yes | Yes | | |
| Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary | | |
| | No | No. | | |
| Existence of step-up or other incentive to redeem | | | | |
| Noncumulative or cumulative | Noncumulative | Noncumulative | | |
| Convertible or nonconvertible | Nonconvertible | Nonconvertible | | |
| If convertible, conversion trigger(s) | - | - | | |
| If convertible, fully or partially | _ | _ | | |
| If convertible, conversion rate | - | _ | | |
| If convertible, mandatory or optional conversion | _ | _ | | |
| If convertible, specify instrument type convertible into | _ | _ | | |
| If convertible, specify issuer of instrument it converts into | | _ | | |
| | Voc | Vor | | |
| 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 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 Viabilit Event). | | | |
| | Subject to applicable conditions | 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 | - | - | | |
| Position in subordination hierarchy in liquidation | 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 | | |
| (specify instrument type immediately senior to instrument) | | | | |
| specify instrument type immediately senior to instrument) | | | | |

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in UBS Group Funding (Switzerland) AG. 5 The relevant loan agreement has been entered into on 7 August 2015; however, the loan started counting as AT1 capital as of 20 March 2018.

Ordered by issuance date within each category Published on 25 October 2018

| | Low-trigger loss-absorbing additional tier 1 capital instruments | | | | |
|---|--|--|---|---|--|
| ssuer (country of incorporation; if applicable, branch) | UBS Group Funding (Switzerland) AG, Switzerland | UBS Group Funding (Switzerland) AG, Switzerland | UBS AG, Switzerland | UBS AG, Switzerland | |
| nstrument number | 017 | 018 | 019 | 020 | |
| Inique identifier (e.g., ISIN) | ISIN: CH0271428309 | ISIN: CH0271428333 | _ | | |
| Soverning law(s) of the instrument | Swiss law | Swiss law | Swiss law | Swiss law | |
| legulatory treatment | 51135 tall | 511.55 (6.11 | 511.33 (811 | 51135 1011 | |
| Transitional Basel III rules ¹ | Additional tier 1 Going concern capital4 | Additional tier 1 Going concern capital4 | Additional Tier 1 – Gone concern capital ⁴ | Additional Tier 1 – Gone concern capital ⁴ | |
| | Additional tier 1 – Going concern capital ⁴ | Additional tier 1 – Going concern capital ⁴ | | | |
| Post-transitional Basel III rules ² | Additional tier 1 – Going concern capital ⁴ | Additional tier 1 – Going concern capital ⁴ | Gone concern capital ⁴ | Gone concern capital ⁴ | |
| Eligible at solo / group / group&solo | UBS Group AG consolidated | UBS Group AG consolidated | UBS AG consolidated and standalone | UBS AG consolidated and standalone | |
| nstrument type | Tier 1 Capital Notes | Tier 1 Capital Notes | Loan ⁵ | Loan ⁵ | |
| Amount recognized in regulatory capital (million) ¹ | CHF 1,153 | CHF 1,161.5 | CHF 1,151.3 | CHF 1,161.5 | |
| Outstanding amount (par value, million) | EUR 1,000 | USD 1,250 | EUR 1,000 | USD 1,250 | |
| ccounting classification ³ | | | | | |
| | Debt issued measured at amortized cost | Debt issued measured at amortized cost | Customer deposits | Customer deposits | |
| riginal date of issuance | 19 February 2015 | 19 February 2015 | 11 October 2016 ⁶ | 20 March 2018 ⁶ | |
| erpetual or dated | Perpetual | Perpetual | Perpetual | Perpetual | |
| Original maturity date | _ | _ | _ | _ | |
| suer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | |
| | | First optional redemption date: 19 February 2025 | | | |
| Optional call date, subsequent call dates, if applicable, and redemption amount | First optional redemption date: 19 February 2022 | | First optional redemption date: 19 February 2022 | First optional redemption date: 19 February 2025 | |
| | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | Subsequent optional redemption dates: Any other Interest Payment Date after the First Call Date. | Subsequent optional redemption dates: Any other Interest Pay after the First Call Date. | |
| | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. | Subject to satisfaction of Conditions for Redemption. | |
| | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon | Redemption amount: Aggregate principal amount, together with any accrued and unpaid interest thereon. | Redemption amount: Aggregate principal amount, together w accrued and unpaid interest thereon | |
| 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 accrued and unpaid interest. | Early redemption possible due to a Tax or Regulatory Event. Subject to e satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. | Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. | Early redemption possible due to a Tax or Regulatory Event. Su satisfaction of Conditions for Redemption. Redemption amour aggregate principal amount, together with accrued and unpai | |
| | 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, | Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal | Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal | Early redemption possible upon a Change in Progressive Capir Component Requirement. Subject to satisfaction of Condition Redemption. Redemption amount: 101% of aggregate princip | |
| nunna / Altidand | together with accrued and unpaid interest | amount, together with accrued and unpaid interest | amount, together with accrued and unpaid interest | together with accrued and unpaid interest | |
| oupons / dividend | Find all Fine Cill Date and in the model in the fine of | Find all Find Cill Date which the said for each | Find all Find Cill Data all industrial formations of | Find all Find Call Data a binder and discount from the | |
| Fixed or floating dividend / coupon | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | Fixed until First Call Date; subject to periodic reset afterwards | |
| Coupon rate and any related index; | 5.75% until First Call Date; afterwards, Mid Market Swap Rate (subject to | | | 7% / Reset Interest Rate, in each case plus 0.13 per cent.; and | |
| frequency of payment | reset every five years) and Margin; annually | to reset every five years) and Margin; annually | to reset every five years) and Margin; in either case, plus 0.18%; annually | | |
| Existence of a dividend stopper | Yes | Yes | Yes | Yes | |
| Fully discretionary, partially discretionary, or mandatory | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | |
| | | | | | |
| Existence of step-up or other incentive to redeem | No | No | No | No | |
| Noncumulative or cumulative | Noncumulative | Noncumulative | Noncumulative | Noncumulative | |
| nvertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | |
| 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 | - | - | - | _ | |
| rite-down feature | Yes | Yes | Yes | Yes | |
| If write-down, write-down trigger(s) | With respect to any Publication Date, Trigger CET1 Ratio is less than | With respect to any Publication Date, Trigger CET1 Ratio is less than | | | |
| ii whte-down, whte-down trigger(s) | 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 | 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 AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions | With respect to any Publication Date, Trigger CET1 Ratio is let 5.125%; or FINMA determines a write-down necessary to ens AG's viability; or UBS AG receives a commitment of governme support that FINMA determines necessary to ensure UBS AG's (see definition of Viability Event). Subject to applicable conditions of Viability Events. | |
| If write-down, full or partial | Full | Full | Full | Full | |
| | | Permanent | | | |
| If write-down, permanent or temporary | Permanent | ו כווומווכוזנ | Permanent | Permanent | |
| If temporary write-down, description of write-up mechanism | _ | _ | _ | _ | |
| sition in subordination hierarchy in liquidation becify instrument type immediately senior to instrument) istence of features, which prevent full recognition under Basel III | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject obligations that are mandatorily preferred by law | |

1 Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. 4 Outstanding low-trigger loss-absorbing additional tier 1 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until their call date, even if the first call date is after 31 December 2019. As of their first call date, but qualifies as gone concern loss-absorbing capacity at UBS AG consolidated level and as low-trigger loss-absorbing additional tier 1 capital at UBS AG standalone level. 5 Loan granted by UBS Group Funding (Switzerland) AG. 6 The relevant loan agreement #019) or 20 March 2018 (instrument #020).

Ordered by issuance date within each category Published on 25 October 2018

| | High-trigger loss-absorbing tier 2 capital instruments |
|---|---|
| 1 Issuer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland, or other employing entities of the Group |
| 1a Instrument number | 021 |
| 2 Unique identifier (e.g., ISIN) | |
| 3 Governing law(s) of the instrument | Swiss / NY, US |
| Regulatory treatment | |
| 4 Transitional Basel III rules ¹ | Tier 2 — Going concern capital ⁴ |
| 5 Post-transitional Basel III rules ² | Gone concern loss-absorbing capacity ⁴ |
| 6 Eligible at solo / group / group&solo | UBS Group AG consolidated |
| 7 Instrument type | Cash payment obligation towards employees (DCCP) |
| 8 Amount recognized in regulatory capital (million) ¹ | CHF 427.4 |
| 9 Outstanding amount (par value, million) | CHF 427.4 ⁵ |
| 10 Accounting classification ³ | Other non-financial liabilities |
| 11 Original date of issuance | 31 December 2013 ⁶ |
| 12 Perpetual or dated | Dated |
| | 1 March 2019 ⁵ |
| | 1 MalCi 2019 |
| 14 Issuer call subject to prior supervisory approval | |
| 15 Optional call date, subsequent call dates, if applicable, and redemption amount | |
| ' | |
| 16 Contingent call dates and redemption amount | |
| Coupons / dividend | |
| 17 Fixed or floating dividend / coupon | Fixed |
| Coupon rate and any related index; | Issues in CHF: 3.5%; issues in USD: 5.125%; |
| frequency of payment | annually |
| 19 Existence of a dividend stopper | No |
| 20 Fully discretionary, partially discretionary, or mandatory | Partially discretionary ⁷ |
| 21 Existence of step-up or other incentive to redeem | No |
| 22 Noncumulative or cumulative | Cumulative |
| 23 Convertible or nonconvertible | Nonconvertible |
| 24 If convertible, conversion trigger(s) | _ |
| 25 If convertible, fully or partially | - |
| 26 If convertible, conversion rate | - |
| 27 If convertible, mandatory or optional conversion | _ |
| 28 If convertible, specify instrument type convertible into | _ |
| 29 If convertible, specify issuer of instrument it converts into | |
| 30 Write-down feature | Yes |
| 31 If write-down, write-down trigger(s) | 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 |
| 32 If write-down, full or partial | Full |
| 33 If write-down, permanent or temporary | Permanent |
| 34 If temporary write-down, description of write-up mechanism | _ |
| 35 Position in subordination hierarchy in liquidation | Rights to receive payments under DCCP will be subordinate to the rights of any depositors and general creditors of the Group and not greater than the rights of unsecured general creditors. |
| (specify instrument type immediately senior to instrument) | |
| 36 Existence of features, which prevent full recognition under Basel III | - |
| 37 If yes, specify non-compliant features | |
| 1 Based on Swiss SRB (including transitional arrangement) requirements: information a | s of most recent financial reporting date. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in UBS Group AG's or UBS AG's financial statements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under the |

Based on Swiss SRB (including transitional arrangement) requirements are of most recent financial reporting date. 2 Based on Swiss SRB requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are eligible to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are eligible to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under IFRS, except where indicated. 4 Outstanding high-trigger loss-absorbing high tier 2 capital instruments are available to meet the going concern requirements

Ordered by issuance date within each category Published on 25 October 2018

| | | Low-trigger loss-absorbing | ' |
|--|---|---|--|
| Issuer (country of incorporation; if applicable, branch) | UBS AG, Switzerland; Stamford branch | UBS AG, Switzerland | UBS AG, Switzerland |
| Instrument number | 022 | 023 | 024 |
| Unique identifier (e.g., ISIN) | ISIN: US90261AAB89 | CH0236733827 | CH0244100266 |
| Governing law(s) of the instrument | Swiss | Swiss | Swiss |
| Regulatory treatment | | 31133 | |
| | Ti-2 City was a site and a second | Ti2 C-iiM | T2. C.: |
| Transitional Basel III rules ¹ | Tier 2 – Going concern capital and gone concern ⁴ | Tier 2 – Going concern capital ⁴ | Tier 2 – Going concern capital ⁴ |
| Post-transitional Basel III rules ² | Gone concern loss-absorbing capacity ⁴ | Gone concern loss-absorbing capacity ⁴ | Gone concern loss-absorbing capacity ⁴ |
| Eligible at solo / group / group&solo | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone ⁴ | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone |
| Instrument type | Subordinated notes | Subordinated notes | Subordinated notes |
| Amount recognized in regulatory capital (million) ¹ | CHF 1,857.64 | CHF 2,347.2 | CHF 2,391.5 |
| Outstanding amount (par value, million) | USD 2,000 | EUR 2,000 | USD 2,500 |
| Accounting classification ³ | Debt issued measured at amortized cost | Debt issued measured at amortized cost | Debt issued measured at amortized cost |
| | | | |
| Original date of issuance | 17 August 2012 | 13 February 2014 | 15 May 2014 |
| Perpetual or dated | Dated | Dated | Dated |
| Original maturity date | 17 August 2022 | 12 February 2026 | 15 May 2024 |
| ssuer call subject to prior supervisory approval | Yes | Yes | Yes |
| Optional call date, subsequent call dates, if applicable, and | _ | Call date: 12 February 2021 | _ |
| redemption amount | | can date. 12 residely 2021 | |
| reachiption amount | | Subject to satisfaction of applicable conditions and applicable law. | |
| | | Redemption price: aggregate principal amount, together with accrued | |
| | | and unpaid interest. | |
| Contingent call dates and redemption amount | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Subject to | Early redemption possible due to a Tax or Regulatory Event. Subject to |
| Contingent can dates and redemption amount | satisfaction of applicable conditions and applicable law. Redemption | satisfaction of applicable conditions and applicable law. Redemption | satisfaction of applicable conditions and applicable law. Redemption |
| | amount: aggregate principal amount, together with accrued and unpaid | | satisfaction of applicable conditions and applicable law, nevertipion |
| | interest. | amount: aggregate principal amount, together with accrued and unpaid interest. | |
| | interest. | interest. | interest. |
| | Early redemption possible upon a Change in Progressive Capital | Early redemption possible upon a Change in Progressive Capital | Early redemption possible upon a Change in Progressive Capital |
| | Component Requirement or an Alignment Event. Subject to satisfaction of | Component Requirement or an Alignment Event. Subject to satisfaction | Component Requirement or an Alignment Event. Subject to satisfaction |
| | applicable conditions and applicable law. Redemption amount: 101% of | of applicable conditions and applicable law. Redemption amount: 101% | |
| | aggregate principal amount, together with accrued and unpaid interest | of aggregate principal amount, together with accrued and unpaid | of aggregate principal amount, together with accrued and unpaid |
| | | interest | interest |
| Coupons / dividend | | | |
| Fixed or floating dividend / coupon | Fixed | Fixed | Fixed |
| Coupon rate and any related index; | 7.625%; | 4.75% / 3.40% + Mid Market Swap Rate from 12 February 2021; | 5.125%; |
| frequency of payment | semi-annually | annually | annually |
| Existence of a dividend stopper | No | No | No . |
| Fully discretionary, partially discretionary, or mandatory | Mandatory | Mandatory | Mandatory |
| | | | |
| Existence of step-up or other incentive to redeem | No | No | No |
| Noncumulative or cumulative | Cumulative | Cumulative | Cumulative |
| Convertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible |
| If convertible, conversion trigger(s) | _ | _ | _ |
| If convertible, fully or partially | | _ | _ |
| | | | |
| If convertible, conversion rate | _ | - | |
| If convertible, mandatory or optional conversion | | _ | |
| of a constraint for a constitution of the cons | _ | = | - |
| If convertible, specify instrument type convertible into | | | |
| | | - | - |
| If convertible, specify issuer of instrument it converts into | - Yas | | |
| If convertible, specify issuer of instrument it converts into Write-down feature | Yes With report to any Publication Data Trigger CET1 Patie is less than 5%. | Yes With respect to any Publication Data Tripper CET1 Patio is less than | Yes With respect to any Publication Data Trigger (ET1 Patio is less than |
| If convertible, specify issuer of instrument it converts into | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; | With respect to any Publication Date, Trigger CET1 Ratio is less than | With respect to any Publication Date, Trigger CET1 Ratio is less than |
| If convertible, specify issuer of instrument it converts into Write-down feature | 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; | 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 | 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 |
| If convertible, specify issuer of instrument it converts into Write-down feature | 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 | 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 | 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 |
| If convertible, specify issuer of instrument it converts into Write-down feature | 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 | 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 | 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 |
| If convertible, specify issuer of instrument it converts into Write-down feature | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). |
| If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions |
| If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full |
| If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions |
| If convertible, specify issuer of instrument it converts into Write-down feature If write-down, write-down trigger(s) If write-down, full or partial If write-down, permanent or temporary | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full |
| If convertible, specify issuer of instrument it converts into Write-down feature 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 | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent |
| If convertible, specify issuer of instrument it converts into Write-down feature 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 Position in subordination hierarchy in liquidation | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any |
| If convertible, specify issuer of instrument it converts into Write-down feature 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 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent |
| If convertible, specify issuer of instrument it converts into Write-down feature 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 Position in subordination hierarchy in liquidation | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any | With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions Full Permanent Rights and claims of all holders of Senior Obligations, subject to any |

1 Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB requirements under the transitional rules of the Swiss SRB framework until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements for UBS Group AG and UBS AG consolidated. At UBS AG consolidated. Instruments are subject to amortization starting five years prior to their maturity, with the amortized portion qualifying as gone concern requirements for UBS Group AG and UBS AG consolidated. Instruments may be used until one year before maturity, with a haircut of 50% applied in the last year of eligibility. As of 30 September 2018, the instrument #022 contributed (i) CHF 1,114.5 million to going concern capital and CHF 743.0 million to going concern requirements for UBS AG cansolidated, and (ii) CHF 1,114.5 million to going concern capital for UBS AG standalone.

| Issuer (country of incorporation; if applicable, branch) | Non-Basel III-compliant tier 2 capital instruments | | | |
|---|--|--|---|---|
| | UBS AG, Switzerland; NY branch | UBS AG, Switzerland; Jersey branch | UBS AG, Switzerland; NY branch | UBS AG, Switzerland; Jersey branch |
| Instrument number | 025 | 026 | 027 | 028 |
| Unique identifier (e.g., ISIN) | ISIN: US870836AC77 | ISIN: XS0062270581 | ISIN: US870845AC84 | ISIN: XS0331313055 |
| Governing law(s) of the instrument | NY, US | English | NY, US | English |
| Regulatory treatment | | 2.9.3.1 | , 00 | 2.19.3.1 |
| Transitional Basel III rules ¹ | Tier 2 — Gone concern loss—absorbing capacity ⁴ | Tier 2 — Gone concern loss—absorbing capacity ⁴ | Tier 2 — Gone concern loss—absorbing capacity ⁴ | Tier 2 – Gone concern loss–absorbing capacity ⁴ |
| Post-transitional Basel III rules ² | | Gone concern loss-absorbing capacity ⁴ | Gone concern loss-absorbing capacity ⁴ | Gone concern loss-absorbing capacity ⁴ |
| POST-ITALISHIOHAL DASELIH TUIES- | Gone concern loss-absorbing capacity ⁴ | | | UBS Group AG consolidated, UBS AG consolidated and UBS AG |
| Eligible at solo / group / group&solo | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone | UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone | standalone |
| Instrument type | Subordinated debentures | Subordinated bonds | Subordinated debentures | Subordinated notes |
| Amount recognized in regulatory capital (million) ¹ | CHF 245.8 | CHF 77.9 | CHF 196.3 | CHF 166.3 |
| | | | | |
| Outstanding amount (par value, million) | USD 250.5 | GBP 61.3 | USD 217.7 | GBP 130.2 |
| Accounting classification ³ | Debt issued measured at amortized cost | Debt issued measured at amortized cost | Debt issued measured at amortized cost | Debt issued measured at amortized cost |
| Original date of issuance | 21 July 1995 | 18 December 1995 | 3 September 1996 | 19 November 2007 |
| Perpetual or dated | Dated | Dated | Dated | Dated |
| Original maturity date | 15 July 2025 | 18 December 2025 | 1 September 2026 | 19 November 2024 |
| Issuer call subject to prior supervisory approval | No | No | No | No |
| Optional call date, subsequent call dates, if applicable, and | _ | _ | _ | First optional redemption date: 19 November 2019 |
| redemption amount | | | | |
| | | | | Subsequent optional redemption dates: 19 February, 19 May, 19 |
| | | | | and 19 November in each year. |
| | | | | Redemption at par together with accrued interest |
| Contingent call dates and redemption amount | The Securities will be subject to redemption at par plus accrued interest in | For taxation reasons, the Issuer may redeem the Bonds at 100% of their | The Securities will be subject to redemption at par plus accrued interest | For taxation reasons the Issuer may redeem the Subordinated No |
| Contingent can dates and reachiption amount | the event that payments thereunder become subject to Swiss tax | principal amount (together with accrued interest) | in the event that payments thereunder become subject to Swiss tax | 100% of the Aggregate Nominal Amount together with accrued i |
| Coupons / dividend | are even that payment the canal become subject to sinss tax | pepa anount (ogene mares) | in the creat that payments thereaster second subject to small tax | 100 /0 0. the riggingate normal rimount together than accused |
| Fixed or floating dividend / coupon | Fixed | Fixed | Fixed | Fixed / Floating from 19 November 2019 |
| Coupon rate and any related index; | 7.5%; | 8.75%; | 7.75%; | 6.375% / 3-month Sterling LIBOR + 2.10%; |
| frequency of payment | semi-annually | annually | semi-annually | annually / quarterly |
| Existence of a dividend stopper | No | No | No No | No |
| Fully discretionary, partially discretionary, or mandatory | Mandatory | Mandatory | Mandatory | Mandatory |
| Existence of step-up or other incentive to redeem | No | No | No | Yes |
| | | | | |
| Noncumulative or cumulative | Cumulative | Cumulative | Cumulative | Cumulative |
| Convertible or nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible | Nonconvertible |
| 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 | | | | _ |
| | | | | |
| 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 | | _ | | |
| Position in subordination hierarchy in liquidation | All deposit liabilities and other liabilities of the Branch and the Bank as a | All unsubordinated creditors of the Issuer | | All claims in respect of the deposit liabilities of the Issuer and all of |
| (specify instrument type immediately senior to instrument) | whole, except those which rank pari passu with or are subordinated to the Securities | | whole, except those which rank equally with or subordinate to the Securities | other liabilities, except those which rank pari passu with or are subordinated to the Notes |
| Existence of features, which prevent full recognition under Basel III | Yes | Yes | Yes | Yes |
| If yes, specify non-compliant features | - No point of non-viability provision | - No point of non-viability provision | - No point of non-viability provision | - No point of non-viability provision |
| ii yes, specify non compilant reatures | No prior supervisory approval for early repayment | No prior supervisory approval for early repayment | No prior supervisory approval for early repayment | - No prior supervisory approval for early repayment |

¹ Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB requirements applicable as of 1 January 2020. 3 As applied in UBS Group AG and UBS AG consolidated and as tier 2 capital for UBS AG standalone. Instruments with a maturity date are eligible to meet the gone concern requirements until one year prior to maturity, with a haircut of 50% applied in the last year of eligibility.



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