

	Share	e capital
	Eligible for regulatory capital purposes	
lssuer	UBS Group AG, Switzerland	UBS AG, Switzerland
Instrument number	1	2
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0244767585	-
Governing law(s) of the instrument	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
Transitional Basel III rules¹	CET1	CET1
Posttransitional Basel III rules <sup>2</sup>	CET1	CET1
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS AG consolidated, UBS AG standalone
Instrument type (types to be specified by each jurisdiction)	Equities	Equities
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	CHF 385.6	CHF 385.8
Par value of instrument	CHF 385.5	CHF 385.8
Accounting classification <sup>3</sup>	Equity attributable to UBS Group AG shareholders	Equity attributable to UBS AG shareholders
Original date of issuance	-	-
Perpetual or dated	n/a	n/a
Original maturity date	11/0	II/d
Original maturity date		
Issuer call subject to prior supervisory approval	n/a	n/a
Optional call date, contingent call dates and redemption amount	-	-
Subsequent call dates, if applicable	-	-
Coupons		
Fixed or floating dividend/coupon	n/a	n/a
Coupon rate and any related index	-	-
Existence of a dividend stopper	n/a	n/a
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	n/a	n/a
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	n/a	n/a
If convertible, conversion trigger(s)	-	-
If convertible, fully or partially		
If convertible, conversion rate		
	-	-
If convertible, mandatory or optional conversion	-	-
If convertible, specify instrument type convertible into	•	-
If convertible, specify issuer of instrument it converts into	-	-
Write-down feature	n/a	n/a
If write-down, write-down trigger(s)	-	-
lf write-down, full or partial	-	-
If write-down, permanent or temporary	-	-
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	statutory	statutory
Position in subordination hierarchy in liquidation (specify instrument	Unless otherwise stated in the articles of association, once debts are paid back, the assets of the liquidated company are divided between the	Unless otherwise stated in the articles of association, once debts are paid back, the assets of the liquidated company are divided between the
type immediately senior to instrument in the insolvency creditor	shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (section 745, Swiss Civil	shareholders pro rata based on their contributions and considering the preferences attached to certain categories of shares (section 745, Swi
hierarchy of the legal entity concerned).  Non-compliant transitioned features	Code of Obligations)	Code of Obligations)
Non-compliant transitioned features	No	No

<sup>1</sup> 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.

Ordered by issuance date within each category Published on 22 January 2019

		High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes	
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group Funding (Switzerland) AG, Switzerland	
Instrument number	3	4	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	ISIN: CH0271428317	
Governing law(s) of the instrument	Swiss / NY, US	Swiss law	
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a	
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1	
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1	
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS Group AG consolidated	
Instrument type (types to be specified by each jurisdiction)  Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	Other instruments (Deferred Contingent Capital Plan, DCCP) USD 421.4	Tier 1 Capital Notes USD 1235.0	
	CUE AND EA	UED 4 3 FA	
Par value of instrument	CHF 418.5 <sup>4</sup>	USD 1,250	
Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost	
Original date of issuance	31 December 2014 <sup>5</sup>	19 February 2015	
Perpetual or dated	Perpetual <sup>4</sup>	Perpetual	
Original maturity date	-	-	
Issuer call subject to prior supervisory approval	Yes	Yes	
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2020 At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions of, the	First optional redemption date: 19 February 2020	
Subsequent call dates, if applicable	Notional Bond (in both cases, net of applicable taxes and social securities contributions)	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: ago	
		principal amount, together with accrued and unpaid interest	
Coupons			
Fixed or floating dividend/coupon	Fixed	Fixed to floating	
Coupon rate and any related index	Issues in CHF: 4%; issues in USD: 7.125%; annually	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	
Existence of a dividend stopper	No	Yes	
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	
Existence of step-up or other incentive to redeem	No	No	
Non-cumulative or cumulative	non-cumulative	non-cumulative	
Convertible or non-convertible	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	Yes	Yes	
If write-down, write-down trigger(s)	Reported phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Groviability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's v (see definition of Viability Event). Subject to applicable conditions	
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			
	Contractual	Contractual	
Type of subordination	Contractual	Contractual	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Outside the occurrence of a Trigger Event or Viability Event, the holder under DCCP will have a claim ranking junior to all rights and claims of priorit 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.		
M. P. C. S. If C.	obligations ranking pari passu with the issuer's obligations under DCCP)		
Non-compliant transitioned features	No	No	
If yes, specify non-compliant features			

1 Based on Swiss SRB (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.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS Group Funding (Switzerland) AG, Switzerland	UBS AG, Switzerland
Instrument number	5	6
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0286864027	-
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions, as of nost recent reporting date) <sup>1</sup>	USD 1539.6	USD 1234.7
Par value of instrument	USD 1,575	USD 1,250
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Driginal date of issuance	7 August 2015	26 November 2015 <sup>5</sup>
Perpetual or dated	Perpetual	Perpetual
Original maturity date	Telpetual	repetition
Original maturity date	- Vor	Vec
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 7 August 2025 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 19 February 2020 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: ac principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
Coupon rate and any related index	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.2559
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible  If convertible, conversion trigger(s)	Nonconvertible -	Nonconvertible
If convertible, fully or partially	-	-
If convertible, conversion rate	-	-
If convertible, mandatory or optional conversion		-
If convertible, specify instrument type convertible into	-	-
If convertible, specify issuer of instrument it converts into	- Yes	Yes
Write-down feature  If write-down, write-down trigger(s)	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 or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
Non-compliant transitioned features	No	No
Non-compliant transitioned features		

<sup>1</sup> 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 19 February 2015; however, the loan started counting as AT1 capital as of 26 November 2015.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulate	ory capital purposes
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group Funding (Switzerland) AG, Switzerland
Instrument number	7	8
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	ISIN: CH0317921697
Governing law(s) of the instrument	Swiss / NY, US	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	
Amount recognized in regulatory capital (currency in millions, as of	USD 465.7	Tier 1 Capital Notes USD 1453.9
most recent reporting date) <sup>1</sup>		
Par value of instrument	CHF 462.2 <sup>4</sup>	USD 1,500
Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost
Original date of issuance	31 December 2015 <sup>5</sup>	21 March 2016
Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
Original maturity date	-	-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2021	First optional redemption date: 22 March 2021
Optional call date, contingent call dates and 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 value of, and on substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities contributions)	Subsequent optional redemption dates: 22 March 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon.
Subsequent call dates, if applicable		Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggre principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed	Fixed to floating
Coupon rate and any related index	Issues in CHF: 4.15%; issues in USD: 7.35%; annually	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually
Existence of a dividend stopper	No	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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	Yes	Yes
lf write-down, write-down trigger(s)	Reported phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Grou viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's via (see definition of Viability Event). Subject to applicable conditions.
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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	
Non-and Park to 20 and forth and	obligations ranking pari passu with the issuer's obligations under DCCP).	N.
Non-compliant transitioned features	No	No
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	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS AG, Switzerland	UBS Group Funding (Switzerland) AG, Switzerland
Instrument number	9	10
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	CH0331455318
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo/group/group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions, as of	USD 1459.0	USD 1052.8
most recent reporting date)1		
Par value of instrument	USD 1,500	USD 1,100
Accounting classification <sup>3</sup>	Funding from UBS Group AG and its subsidiaries	Debt issued measured at amortized cost
Original date of issuance	21 March 2016	10 August 2016
		· · · · · · · · · · · · · · · · · · ·
Perpetual or dated	Perpetual	Perpetual
Original maturity date		-
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 22 March 2021	First optional redemption date: 10 August 2021
Optional call date, contingent call dates and redemption amount	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for	Subsequent optional redemption dates: no August 2021  Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for
	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon.	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: ag
	principal amount, together with accrued and unpaid interest	principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
Coupon rate and any related index	6.875% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.25%; annually	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually
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Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No No	No
Existence of step-up or other incentive to redeem  Non-cumulative or cumulative		No non-cumulative
	No .	
Non-cumulative or cumulative Convertible or non-convertible	No non-cumulative	non-cumulative
Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No non-cumulative Nonconvertible	non-cumulative
Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No non-cumulative Nonconvertible	non-cumulative
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate	No non-cumulative Nonconvertible	non-cumulative
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion	No non-cumulative Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into	No non-cumulative Nonconvertible	non-cumulative Nonconvertible
Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No non-cumulative Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	No non-cumulative Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into	No non-cumulative Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature	Non-cumulative  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	No non-cumulative  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)	No non-cumulative Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, full or partial  If write-down, permanent or temporary	No non-cumulative  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	Nonconvertible  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination	No non-cumulative  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument	Nonconvertible  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor	No non-cumulative  Nonconvertible	non-cumulative  Nonconvertible
Non-cumulative or cumulative  Convertible or non-convertible  If convertible, conversion trigger(s)  If convertible, fully or partially  If convertible, conversion rate  If convertible, mandatory or optional conversion  If convertible, specify instrument type convertible into  If convertible, specify issuer of instrument it converts into  Write-down feature  If write-down, write-down trigger(s)  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism  Type of subordination  Position in subordination hierarchy in liquidation (specify instrument	No non-cumulative  Nonconvertible	non-cumulative  Nonconvertible

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	story capital purposes
Issuer	UBS AG, Switzerland	UBS Group AG, Switzerland, or other employing entities of the Group
Instrument number	11	12
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	-
placement)		
Governing law(s) of the instrument	Swiss law	Swiss / NY, US
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional tier 1
Eligible at solo/group/group and solo	UBS AG consolidated and standalone	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Other instruments (Deferred Contingent Capital Plan, DCCP)
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 1057.8	USD 371.5
Par value of instrument	USD 1,100	CHF 369.2 <sup>5</sup>
Accounting classification <sup>3</sup>	Funding from UBS Group AG and its subsidiaries	Other non-financial liabilities
Original date of issuance	10 August 2016	31 December 2016 <sup>6</sup>
Perpetual or dated	Perpetual	Perpetual <sup>5</sup>
B Original maturity date		
	Vaa	Vee
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 10 August 2021 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First call date: 1 March 2022 At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional I (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions of, Notional Bond (in both cases, net of applicable taxes and social securities contributions)
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest	-
Coupons	· · · · · · · · · · · · · · · · · · ·	
Fixed or floating dividend/coupon	Fixed to floating	Fixed
Coupon rate and any related index	7.125% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.25%; annually	Issues in CHF: 2.55%; issues in USD: 5.95%; annually
Existence of a dividend stopper	Yes	No
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No .	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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 issuer of instrument it converts into	-	-
) Write-down feature  If write-down, write-down trigger(s)	Yes	Yes
If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS 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 write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	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 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 issuer's obligations ranking pari passu with the issuer's obligations under DCCP)
	M.	No
6 Non-compliant transitioned features	No	

<sup>1</sup> 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.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	tory capital purposes
Issuer	UBS Group AG, Switzerland, or other employing entities of the Group	UBS Group Funding (Switzerland) AG, Switzerland
Instrument number	13	14
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	CH0400441280
Governing law(s) of the instrument	Swiss / NY, US	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional tier 1	Additional Tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1	Additional Tier 1
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions, as of	USD 370.4	USD 1983.9
most recent reporting date) <sup>1</sup>		
Par value of instrument	CHF 368.5 <sup>4</sup>	USD 2,000
Accounting classification <sup>3</sup>	Other non-financial liabilities	Debt issued measured at amortized cost
Original date of issuance	31 December 2017 <sup>5</sup>	31 January 2018
Perpetual or dated	Perpetual <sup>4</sup>	Perpetual
Original maturity date	-	
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2023; for SMFs, 1 March 2024 and 1 March 2025 in equal portions At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities contributions)	First optional redemption date: 31 January 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable		Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: agg principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed <sup>6</sup>	Fixed to floating
Coupon rate and any related index	Issues in CHF: 2.30%; issues in USD: 5.85%; annually	5% until First Call Date / Reset Interest Rate afterwards; annually
		·
Existence of a dividend stopper	No	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No .	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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	Yes	Yes
If write-down, write-down trigger(s)	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Groviability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's v (see definition of Viability Event). Subject to applicable conditions
lf write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	Outside the occurrence of a Trigger Event or Viability Event, the holder under DCCP will have a claim ranking junior to all rights and claims of priority	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	creditors of the issuer (i.e., claims in respect of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are expressly not stated to, rank pari passu with, or junior to, the issuer's obligations under DCCP or any of the issuer's obligations ranking pari passu with the issuer's obligations under DCCP)	g and the management of the second configuration and the management of the second of t
Non-compliant transitioned features	No	No

<sup>1</sup> 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 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMF), who have no right to receive interest payments.

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	tory capital purposes
Issuer	UBS AG, Switzerland	UBS AG, Switzerland
a Instrument number	15	16
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private		
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules <sup>1</sup>	Additional Tier 1	Additional Tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional Tier 1	Additional Tier 1
Eligible at solo/group/group and solo	UBS AG consolidated and standalone	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>4</sup>	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions, as of	USD 2000.0	USD 1542.0
most recent reporting date) <sup>1</sup>		
Par value of instrument	USD 2,000	USD 1,575
Accounting classification <sup>3</sup>	Funding from UBS Group AG and its subsidiaries	Funding from UBS Group AG and its subsidiaries
Original date of issuance	31 January 2018	20 March 2018 <sup>5</sup>
Perpetual or dated	Perpetual	Perpetual
Original maturity date	repeas	гореш
Ungina maturity date		
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 31 January 2023	First optional redemption date: 7 August 2025
	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for
	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregat principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
B Coupon rate and any related index	5% until First Call Date / Reset Interest Rate afterwards, in each case plus 0.4103%; annually	6.875% until First Call Date / Reset Interest Rate afterwards, in each case plus 0.125 per cent.; annually
· · · · · · · · · · · · · · · · · · ·		
9 Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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	-	-
	Vec	Yes
) Write-down feature  If write-down, write-down trigger(s)	Yes	
If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS 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 write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	·	-
la Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	g and dames of an holders of serior configuration, subject to any configurations that are manuationly preferred by law	mg. So and allerno of an indicate of Samor Congulations, Subject to any congulations that are infandationly preferred by law
Non-compliant transitioned features	No	No

<sup>1</sup> 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.

	High-trigger loss-absorbing ac	dditional tier 1 capital instruments
		atory capital purposes
1 Issuer	UBS Group Funding (Switzerland) AG, Switzerland	UBS AG, Switzerland
a Instrument number	17	18
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	CH0447353704	-
Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of the TLAC  Term Sheet is achieved (for other TLAC-eligible instruments governed	Swiss law n/a	Swiss law n/a
by foreign law)		
Regulatory treatment  Transitional Basel III rules <sup>1</sup>	Additional Tier 1	Additional Tier 1
Posttransitional Basel III rules <sup>2</sup>	Additional Tier 1	Additional Tier 1
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Other instruments (Loan) <sup>4</sup>
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 519.8	USD 521.3
Par value of instrument	SGD 700	SGD 700
Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Funding from UBS Group AG and its subsidiaries
Original date of issuance	28 November 2018	28 November 2018
Perpetual or dated Original maturity date	Perpetual -	Perpetual -
Issuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 28 November 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 28 November 2023 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
5 Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggr principal amount, together with accrued and unpaid interest
Coupons		
Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
Coupon rate and any related index	5.875% until First Call Date; Reset Interest Rate afterwards; semi-annually	5.875% until First Call Date; Reset Interest Rate afterwards, in each case plus 0.4063%; semi-annually
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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	-	-
9 If convertible, specify issuer of instrument it converts into Write-down feature	Yes	Yes
l If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 7%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	
lf write-down, full or partial	Full	Full
B If write-down, permanent or temporary	Permanent	Permanent
4 If temporary write-down, description of write-up mechanism	-	-
4a Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
6 Non-compliant transitioned features	No No	No
7 If yes, specify non-compliant features	_	

	High-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regulatory capital purposes	
lssuer	UBS Group AG, Switzerland, or other employing entities of the Group	
Instrument number	19	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-	
Governing law(s) of the instrument	Swiss / NY, US	
Means by which enforceability requirement of Section 13 of the TLAC	n/a	
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment  Transitional Basel III rules¹	Additional tier 1	
Posttransitional Basel III rules <sup>2</sup>	Additional tier 1  Additional tier 1	
Eligible at solo/group/group and solo	UBS Group AG consolidated	
Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)	
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 376.3	
Par value of instrument	USD 376.3 <sup>4</sup>	
Accounting classification <sup>3</sup>	Other non-financial liabilities	
Original date of issuance	31 December 2018 <sup>5</sup>	
Perpetual or dated	Perpetual <sup>4</sup>	
	reipetuar	
Original maturity date		
Issuer call subject to prior supervisory approval	Yes	
Optional call date, contingent call dates and redemption amount	First call date: 1 March 2024; for SMFs, 1 March 2025 and 1 March 2026 in equal portions At the issuer's sole and absolute discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities contributions	
Subsequent call dates, if applicable	aniount equivalent to the value of, and on substantiany the same terms and conditions of, the volution bond (in both cases, net or applicable taxes and social securities continuations	
Coupons		
Fixed or floating dividend/coupon	Fixed <sup>6</sup>	
Coupon rate and any related index	Not yet determined	
Existence of a dividend stopper	No	
Fully discretionary, partially discretionary or mandatory	Fully discretionary	
Existence of step-up or other incentive to redeem	No	
Non-cumulative or cumulative	non-cumulative	
Convertible or non-convertible	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)	Yes	
If write-down, write-down trigger(s)	Reported CET1 ratio of the Group is less than 7% / 10%; or FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS Group AG insolvency, bankruptcy or failure. Subject to applicable conditions	
If write-down, full or partial	Full	
If write-down, permanent or temporary	Permanent	
If temporary write-down, description of write-up mechanism	-	
	Contractual	
a Type of subordination		
Type of subordination     Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	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 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)	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor	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 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)  No	

<sup>1</sup> 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 Not applicable to EU Material Risk Takers and individuals performing designated Senior Management Functions (SMF), who have no right to receive interest payments

Ordered by issuance date within each category Published on 22 January 2019

	Low-trigger loss-absorbing additional tier 1 capital instruments	
	Eligible for regula	atory capital purposes
Issuer	UBS Group Funding (Switzerland) AG, Switzerland	UBS Group Funding (Switzerland) AG, Switzerland
a Instrument number	20	21
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: CH0271428309	ISIN: CH0271428333
Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of the TLAC  Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Swiss law n/a	Swiss law n/a
······································		
Regulatory treatment	112	112
Transitional Basel III rules <sup>1</sup>	Additional tier 14	Additional tier 14
Posttransitional Basel III rules <sup>2</sup>	Additional tier 14	Additional tier 14
Eligible at solo/group/group and solo	UBS Group AG consolidated	UBS Group AG consolidated
Instrument type (types to be specified by each jurisdiction)	Tier 1 Capital Notes	Tier 1 Capital Notes
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)!	USD 1162.3	USD 1207.2
Par value of instrument	EUR 1,000	USD 1,250
) Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Debt issued measured at amortized cost
Original date of issuance	19 February 2015	19 February 2015
Perpetual or dated	Perpetual	Perpetual Perpetual
Original maturity date	-	-
lssuer call subject to prior supervisory approval	Yes	Yes
Optional call date, contingent call dates and redemption amount	First optional redemption date: 19 February 2022 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon	First optional redemption date: 19 February 2025 Subsequent optional redemption dates: any other Interest Payment Date after the First Call Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpair interest thereon
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggree principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest
Coupons	accided and unipod interest	accided and unipold interest
	Fixed to floating	Fixed to floating
	5.75% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually	7.00% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; annually
Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
Existence of step-up or other incentive to redeem	No	No
Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible	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	Yes	Yes
If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; or FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; or FINMA determines a write-down necessary to ensure UBS G AG's viability; or UBS Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group AG viability (see definition of Viability Event). Subject to applicable conditions
If write-down, full or partial	Full	Full
If write-down, permanent or temporary	Permanent	Permanent
	1 Continuent	1 Composition
If temporary write-down, description of write-up mechanism	-	
4a Type of subordination	Contractual	Contractual
5 Position in subordination hierarchy in liquidation (specify instrument	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).		
	No	No

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, these instruments are eligible to meet the gone concern requirements.

Ordered by issuance date within each category Published on 22 January 2019

	Low-trigger loss-absorbing ad	lditional tier 1 capital instruments
	Eligible for	TLAC purposes
Issuer	UBS AG, Switzerland	UBS AG, Switzerland
a Instrument number	22	23
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private	-	
placement)		
Governing law(s) of the instrument	Swiss law	Swiss law
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed		
by foreign law)		
Regulatory treatment		
Transitional Basel III rules¹	.4	.4
Posttransitional Basel III rules <sup>2</sup>	A	.4
Eligible at solo/group/group and solo	UBS AG consolidated and standalone	UBS AG consolidated and standalone
Instrument type (types to be specified by each jurisdiction)	Other instruments (Loan) <sup>5</sup>	Other instruments (Loan) <sup>5</sup>
Amount recognized in regulatory capital (currency in millions, as of	USD 1164.2	USD 1213.6
most recent reporting date)1		
Par value of instrument	USD 1,000	USD 1,250
Accounting classification <sup>3</sup>	Funding from UBS Group AG and its subsidiaries	Funding from UBS Group AG and its subsidiaries
l Original date of issuance	11 October 2016 <sup>6</sup>	20 March 2018 <sup>6</sup>
2 Perpetual or dated	Perpetual	Perpetual
Original maturity date	-	-
4 , , , , , , , , , , , , , , , , , , ,	Yes	Yes
Issuer call subject to prior supervisory approval		
Optional call date, contingent call dates and redemption amount	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. Subject to satisfaction of Conditions for	Subsequent optional redemption dates: any other Interest Payment Date after the First Call Date. Subject to satisfaction of Conditions for
	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon.	Redemption. Redemption amount: aggregate principal amount, together with any accrued and unpaid interest thereon
Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount: aggregate
	principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component	principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with
	Requirement. Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest	accrued and unpaid interest
Coupons		decided and anjudy interest
7 Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating
8 Coupon rate and any related index	5.75% until First Call Date; afterwards, Mid Market Swap Rate (subject to reset every five years) and Margin; in either case, plus 0.18%; annually	7% / Reset Interest Rate, in each case plus 0.13 per cent.; annually
S Coupon rate and any related index	3.73% until First Can Date, alterwards, with warket swap hate (subject to leset every live years) and waryin, in either case, plus 0.16%, allitually	7 /6 / Neset Interest Nate, in each Case plus 0.15 per Cent., annually
9 Existence of a dividend stopper	Yes	Yes
Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
1 Existence of step-up or other incentive to redeem	No	No
2 Non-cumulative or cumulative	non-cumulative	non-cumulative
Convertible or non-convertible		Nonconvertible
	Nonconvertible	Noticitive time
If convertible, conversion trigger(s)		
5 If convertible, fully or partially		-
6 If convertible, conversion rate		-
7 If convertible, mandatory or optional conversion	<u>-</u>	-
B If convertible, specify instrument type convertible into	-	-
9 If convertible, specify issuer of instrument it converts into	-	-
O Write-down feature	Yes	Yes
1 If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; or FINMA determines a write-down necessary to ensure UBS AG's	With respect to any Publication Date, Trigger CET1 Ratio is less than 5.125%; 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 or	f viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definitio
	Viability Event). Subject to applicable conditions	Viability Event). Subject to applicable conditions
2 If write-down, full or partial	Full .	Full
B If write-down, permanent or temporary	Permanent	Permanent
If temporary write-down, description of write-up mechanism	-	-
a Type of subordination	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
type immediately senior to instrument in the insolvency creditor		
hierarchy of the legal entity concerned).		
		N-
Non-compliant transitioned features	No	No

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, even if the first call date, these instruments #22-23 were issued after the new Swiss SRB framework was implemented and therefore do not qualify as going concern capital, but qualify as gone concern loss-absorbing capacity. 5 Loans granted by UBS Group Funding (Switzerland) AG. 6 The relevant loan agreement has been entered into on 19 February 2015; however, the loan started counting as gone concern loss-absorbing capacity as of 11 October 2016 (instrument #22) or 20 March 2018 (instrument #22) or 20 March 2018 (instrument #23).

Ordered by issuance date within each category Published on 22 January 2019

	High-trigger loss-absorbing tier 2 capital instruments			
	Eligible for regulatory capital and TLAC purposes			
1 Issuer	UBS Group AG, Switzerland, or other employing entities of the Group			
1a Instrument number	24			
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	-			
Governing law(s) of the instrument  Means by which enforceability requirement of Section 13 of the TLAC  Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	Swiss / NY, US n/a			
Regulatory treatment				
4 Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>4</sup>			
5 Posttransitional Basel III rules <sup>2</sup>	.4			
6 Eligible at solo/group/group and solo	UBS Group AG consolidated			
7 Instrument type (types to be specified by each jurisdiction)	Other instruments (Deferred Contingent Capital Plan, DCCP)			
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)¹	-			
9 Par value of instrument	CHF 427.4 <sup>5</sup>			
10 Accounting classification <sup>3</sup>	Other non-financial liabilities			
11 Original date of issuance	31 December 2013 <sup>6</sup>			
12 Perpetual or dated	Dated			
13 Original maturity date	1 March 2019 <sup>5</sup>			
1/	-			
Issuer call subject to prior supervisory approval				
15 Optional call date, contingent call dates and redemption amount	-			
16 Subsequent call dates, if applicable				
Coupons				
17 Fixed or floating dividend/coupon	Fixed			
18 Coupon rate and any related index	Issues in CHF: 3.5%; issues in USD: 5.125%; annually			
19 Existence of a dividend stopper	No			
20 Fully discretionary, partially discretionary or mandatory	Partially discretionary <sup>7</sup>			
21 Existence of step-up or other incentive to redeem	No			
Non-cumulative or cumulative	Cumulative			
23 Convertible or non-convertible	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	-			
34a Type of subordination	Contractual			
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rights 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			
Non-compliant transitioned features	No			

1 Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB (including transitional arrangement) requirements; information as of most recent financial reporting date. 2 Based on Swiss SRB fraquirements 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 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 until one year before maturity. 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 UBS will only pay interest for the performance years in which the firm generates an adjusted pre-tax profit.

Ordered by issuance date within each category Published on 22 January 2019

	I ow-trinner loss-absorbin	q tier 2 capital instruments		
	Eligible for regulatory capital and TLAC purposes			
1 Issuer	UBS AG, Switzerland; Stamford branch	UBS AG, Switzerland		
1a Instrument number	25	26		
	ISIN: US90261AAB89	CH0236733827		
2 Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)				
3 Governing law(s) of the instrument	Swiss	Swiss		
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a	n/a		
Regulatory treatment				
4 Transitional Basel III rules <sup>1</sup>	Tier 24	Tier 2 <sup>4</sup>		
5 Posttransitional Basel III rules <sup>2</sup>	-4	-4		
6 Eligible at solo/group/group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone⁴	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone		
7 Instrument type (types to be specified by each jurisdiction)	Notes	Notes		
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 1927.4 <sup>4</sup>	USD 2358.9		
9 Par value of instrument	USD 2,000	EUR 2.000		
10 Accounting classification <sup>3</sup>	Debt issued measured at amortized cost	Debt issued measured at amortized cost		
11 Original date of issuance	17 August 2012	13 February 2014		
12 Perpetual or dated	Dated	Dated		
13 Original maturity date	17 August 2022	12 February 2026		
14	Yes	Yes		
Issuer call subject to prior supervisory approval	10			
15 Optional call date, contingent call dates and redemption amount		Call date: 12 February 2021 Subject to satisfaction of applicable conditions and applicable law. Redemption price: aggregate principal amount, together with accrued and unpaid interest.		
16 Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest		
Coupons	principal amount together with accord and anjoin meteor	principal amount, together with decreed and anjude interest		
17 Fixed or floating dividend/coupon	Fixed	Fixed		
18 Coupon rate and any related index	7.625%; semi-annually	4.75% / 3.40% + Mid Market Swap Rate from 12 February 2021; annually		
19 Existence of a dividend stopper	No	No		
20 Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory		
21 Existence of step-up or other incentive to redeem	No	No		
22 Non-cumulative or cumulative	Cumulative	Cumulative		
23 Convertible or non-convertible	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 instrument it converts into				
	Yes	Yes		
30 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;		
31 If write-down, write-down trigger(s)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions	or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions		
32 If write-down, full or partial	Full	Full		
33 If write-down, permanent or temporary	Permanent	Permanent		
	-	-		
34 If temporary write-down, description of write-up mechanism				
34a Type of subordination	Contractual  Picket, and chims of all holders of Social Obligations, subject to any obligations that are mandatorily preferred by Javy	Contractual  Pichts and ching of all holders of Social Obligations, subject to any obligations that are mandatorily professed by law		
34a Type of subordination 35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor	Contractual Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Contractual Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law		
34a Type of subordination  35 Position in subordination hierarchy in liquidation (specify instrument				
34a Type of subordination  35 Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law		

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 the going concern requirements under IFRS, except where indicated. 4 Outstanding low-trigger loss-absorbing tier 2 capital instruments are evailable to meet the going concern requirements under the transitional rules of the Swiss SRB framework until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements for UBS Group AG and UBS AG consolidated. At UBS AG consolidated. At UBS AG consolidated in the last years prior to their maturity, with the amortized portion qualifying as gone concern loss-absorbing capacity for UBS Group AG and UBS AG consolidated. Instruments available to meet gone concern requirements may be used until one year before maturity, with a haircut of 50% applied in the last year of eligibility. As of 31 December 2018, the instrument #25 contributed (i) USD 1,156.5 million to going concern capital and USD 771.0 million to gone concern requirements for UBS AG standalone.

Ordered by issuance date within each category Published on 22 January 2019

	Low-trigger loss-absorbing tier 2 capital instruments
	Eligible for regulatory capital and TLAC purposes
1 Issuer	UBS AG, Switzerland
1a Instrument number	27
<ol> <li>Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)</li> </ol>	CH0244100266
3 Governing law(s) of the instrument	Swiss
3a Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)	n/a
Regulatory treatment	
4 Transitional Basel III rules <sup>1</sup>	Tier 2 <sup>4</sup>
5 Posttransitional Basel III rules <sup>2</sup>	.4
6 Eligible at solo/group/group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone
7 Instrument type (types to be specified by each jurisdiction)	Notes
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)¹	USD 2492.4
9 Par value of instrument	USD 2,500
10 Accounting classification <sup>3</sup>	Debt issued measured at amortized cost
11 Original date of issuance	15 May 2014
12 Perpetual or dated	Dated 15 May 2004
13 Original maturity date	15 May 2024
Issuer call subject to prior supervisory approval	Yes
15 Optional call date, contingent call dates and redemption amount	
16 Subsequent call dates, if applicable	Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount; aggregate principal amount, together with accrued and unpaid interest. Early redemption possible upon a Change in Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest
Coupons	
17 Fixed or floating dividend/coupon	Fixed
18 Coupon rate and any related index	5.125%; annually
19 Existence of a dividend stopper	No
20 Fully discretionary, partially discretionary or mandatory	Mandatory
21 Existence of step-up or other incentive to redeem	No .
22 Non-cumulative or cumulative	Cumulative
23 Convertible or non-convertible	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)	With respect to any Publication Date, Trigger CET1 Ratio is less than 5%; or FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions
32 If write-down, full or partial	Full
33 If write-down, permanent or temporary	Permanent
34 If temporary write-down, description of write-up mechanism	•
34a Type of subordination	Contractual
35 Position in subordination hierarchy in liquidation (specify instrument	Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	
36 Non-compliant transitioned features	No
37 If yes, specify non-compliant features	-
1 Decad on Colin CDD (including transitional assessment) and improve information and	f

1 Based on Swiss SRB (including transitional arrangement) requirements are available to meet the going concern requirements under the transitional rules of the Swiss SRB financial statements under IFRS, except where indicated. 4 Outstanding low-trigger loss-absorbing tier 2 capital instruments are available to meet the going concern requirements under the transitional rules of the Swiss SRB framework until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. As of 1 January 2020, these instruments are eligible to meet the gone concern requirements 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 a haircut of 50% applied in the last year of eligibility.

	Non-Basel III-compliant tier 2 capital instruments  Eligible for TLAC purposes				
Issuer	UBS AG, Switzerland; NY branch	UBS AG, Switzerland; Jersey branch	UBS AG, Switzerland; NY branch	UBS AG, Switzerland; Jersey branch	
Instrument number	28	29	30	31	
Unique identifier (e.g., CUSIP, ISIN or Bloomberg identifier for private placement)	ISIN: US870836AC77	ISIN: XS0062270581	ISIN: US870845AC84	ISIN: XS0331313055	
Governing law(s) of the instrument	NY, US	English	NY, US	English	
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed	n/a	n/a	n/a	n/a	
by foreign law)					
Regulatory treatment					
Transitional Basel III rules¹	Tier 2 <sup>4</sup>	Tier 2 <sup>4</sup>	Tier 2 <sup>4</sup>	Tier 2 <sup>4</sup>	
Posttransitional Basel III rules <sup>2</sup>	_4	_4	_4	_4	
Eligible at solo/group/group and solo	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	UBS Group AG consolidated, UBS AG consolidated and UBS AG standalone	
Instrument type (types to be specified by each jurisdiction)	Notes	Notes	Notes	Notes	
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date) <sup>1</sup>	USD 250.5	USD 77.7	USD 198.7	USD 165.9	
Par value of instrument	USD 250.5	GBP 61.3	USD 217.7	GBP 130.2	
Accounting classification <sup>3</sup>	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	
	No	No	No	No	
Issuer call subject to prior supervisory approval  Optional call date, contingent call dates and redemption amount				First optional redemption date: 19 November 2019	
Optional call date, contingent call dates and redemption amount				Subsequent optional redemption dates: 19 Rebruary, 19 May, 19 and 19 November in each year. Redemption at par together with interest	
Subsequent call dates, if applicable	The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax	For taxation reasons, the Issuer may redeem the Bonds at 100% of principal amount (together with accrued interest)	their The Securities will be subject to redemption at par plus accrued interest in the event that payments thereunder become subject to Swiss tax		
Coupons					
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed to floating	
Coupon rate and any related index	7.5%; semi-annually	8.75%; annually	7.75%; semi-annually	6.375% / 3-month Sterling LIBOR + 2.10%; annually / quarterly	
Existence of a dividend stopper	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	
Non-cumulative or cumulative	Cumulative	Cumulative	Cumulative	Cumulative	
Convertible or non-convertible	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, manuatory or optional conversion	-	-	-	-	
	-	-	-	-	
If convertible, specify issuer of instrument it converts into  Write-down feature	No.	No.	No.	- No	
Write-down feature  If write-down, write-down trigger(s)	No -	No	No	No	
If write-down, full or partial  If write-down, permanent or temporary  If temporary write-down, description of write-up mechanism	-	-		-	
Type of subordination	Contractual	Contractual	Contractual	Contractual	
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor	All deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank pari passu with or are subordinated to the	All unsubordinated creditors of the Issuer	The deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank equally with or subordinate to the		
hierarchy of the legal entity concerned).	Securities		Securities	subordinated to the Notes	
Non-compliant transitioned features	Yes	Yes	Yes	Yes	
If yes, specify non-compliant features	No point of non-viability provision     No prior supervisory approval for early repayment	- No point of non-viability provision - No prior supervisory approval for early repayment	No point of non-viability provision     No prior supervisory approval for early repayment	- No point of non-viability provision - No prior supervisory approval for early repayment - Existence of step-up	

<sup>1</sup> 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.

	Total loss-absorbing capacity instruments				
		Eligible for T	LAC purposes		
lssuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	
Instrument number  Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	32 144A: US90351DAA54; RegS: USG91703AA90	33 144A: US90351DAC11; RegS: USG91703AC56	34 144A: US90351DAB38; RegS: USG91703AB73	35 CH0302790123	
Governing law(s) of the instrument	Swiss	Swiss	Swiss	Swiss	
	n/a	n/a	n/a	n/a	
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)					
Regulatory treatment Transitional Basel III rules	_1	_1	_1	_1	
Post-transitional Basel III rules	_1	_1	_1	_1	
Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 1466.0	USD 300.2	USD 2426.1	USD 1458.1	
Par value of instrument	USD 1500	USD 300	USD 2,500	EUR 1,250	
Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	
Original date of issuance Perpetual or dated	24 September 2015 Dated	24 September 2015 Dated	24 September 2015 Dated	16 November 2015 Dated	
Original maturity date	24 September 2020	24 September 2020	24 September 2025	16 November 2022	
Issuer call subject to prior supervisory approval	No	No	No	No	
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to Tax or Restoration Event. Subject to satisfaction of conditions for ea redemption. Redemption amount: at par	
Subsequent call dates, if applicable  Coupons	n/a	n/a	n/a	n/a	
Fixed or floating dividend/coupon	Fixed	Floating	Fixed	Fixed	
Coupon rate and any related index	2.95%	3m USD Libor + 144 bps	4.125%	1.75%	
Existence of a dividend stopper	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	No	
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	
If convertible, conversion trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is comp under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially	
If convertible, conversion rate	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	
lf convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Optional (at discretion of Swiss Resolution Authority) Common equity tier 1 (CET1)	Optional (at discretion of Swiss Resolution Authority) Common equity tier 1 (CET1)	Optional (at discretion of Swiss Resolution Authority)  Common equity tier 1 (CET1)	Optional (at discretion of Swiss Resolution Authority) Common equity tier 1 (CET1)	
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG	
Write-down feature	Yes	Yes	Yes	Yes	
If writedown, writedown trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is compunder Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If writedown, full or partial If writedown, permanent or temporary	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	
If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a	
Type of subordination	Structural n/a	Structural n/a	Structural n/a	Structural n/a	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	190	100	100	100	
Non-compliant transitioned features  If yes, specify non-compliant features		-	-	-	

	Total loss-absorbing capacity instruments				
	Eligible for TLAC purposes				
Issuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	
Instrument number Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	36 CH0310451841	37 CH0310451858	38 CH0314209351	39 144A: US90351DAE76; RegS: USG91703AJ00	
Governing law(s) of the instrument	Swiss	Swiss	Swiss	Swiss	
	n/a	n/a	n/a	n/a	
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)					
Regulatory treatment Transitional Basel III rules	_1	_1	_1	.1	
Post-transitional Basel III rules	_1	_1	_1	_1	
Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 306.5	USD 152.1	USD 859.9	USD 997.9	
Par value of instrument	CHF 300	CHF 150	EUR 750	USD 1,000	
Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	
Original date of issuance Perpetual or dated	22 February 2016 Dated	22 February 2016 Dated	4 March 2016 Dated	5 April 2016 Dated	
Original maturity date	22 February 2022	23 February 2026	4 March 2024	14 April 2021	
Issuer call subject to prior supervisory approval	No	No	No	No	
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to Tax or Restoration Event. Subject to satisfaction of conditions for ea redemption. Redemption amount: at par	
Subsequent call dates, if applicable  Coupons	n/a	n/a	n/a	n/a	
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Floating	
Coupon rate and any related index	0.75%	1.25%	2.125%	3m USD Libor + 178 bps	
Existence of a dividend stopper	No	No	No	No .	
Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	
Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative	
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible	
Convertible of non-convertible	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	
If convertible, conversion trigger(s)	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach		Authority: FINMA or any other authority in Switzerland that is compunder Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If convertible, fully or partially  If convertible, conversion rate	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG	
Write-down feature	Yes	Yes	Yes	Yes	
If writedown, writedown trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is compunder Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If writedown, full or partial If writedown, permanent or temporary	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	Full or partial Permanent	
If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a	
Type of subordination	Structural n/a	Structural n/a	Structural n/a	Structural n/a	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).					
Non-compliant transitioned features  If yes, specify non-compliant features	-	-	-	-	

	Total loss-absorbing capacity instruments				
		Eligible for	TLAC purposes		
lssuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	
Instrument number Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	40 144A: US90351DAD93; RegS: USG91703AH44	41 144A: US90351DAF42; RegS: USG91703AK72	42 144A: US90351DAH08; RegS: USG91703AM39	43 144A: US90351DAG25; RegS: USG91703AL55	
Governing law(s) of the instrument	Swiss	Swiss	Swiss	Swiss	
	n/a	n/a	n/a	n/a	
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)					
Regulatory treatment  Transitional Basel III rules	_1	_1	_1	_1	
Post-transitional Basel III rules	_1	_1	_1	_1	
Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 1939.0	USD 1866.5	USD 1901.5	USD 502.0	
Par value of instrument	USD 2,000	USD 2,000	USD 2,000	USD 500	
Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	
Original date of issuance Perpetual or dated	5 April 2016 Dated	5 April 2016 Dated	10 August 2016 Dated	10 August 2016 Dated	
Original maturity date	15 April 2021	15 April 2026	1 February 2022	1 February 2022	
Issuer call subject to prior supervisory approval	No	No	No	No	
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: at par	Optional call date (Issuer Call): n/a. Early redemption possible due to Tax or Restoration Event. Subject to satisfaction of conditions for ea redemption. Redemption amount: at par	
Subsequent call dates, if applicable  Coupons	n/a	n/a	n/a	n/a	
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	
Coupon rate and any related index	3.00%	4.125%	2.65%	3m USD Libor + 153 bps	
Existence of a dividend stopper	No	No	No	No .	
Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory	
Existence of step-up or other incentive to redeem  Non-cumulative or cumulative	No	No No.	No	No	
	Non-cumulative Convertible	Non-cumulative  Convertible	Non-cumulative	Non-cumulative Convertible	
Convertible or non-convertible	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Convertible		
If convertible, conversion trigger(s)	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is compunder Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If convertible, fully or partially  If convertible, conversion rate	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	Fully or partially Discretionary - (Swiss Resolution Authority)	
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	
If convertible, manuatory or optional conversion	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG	
Write-down feature	Yes	Yes	Yes	Yes	
If writedown, writedown trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is compunder Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	
If writedown, full or partial If writedown, permanent or temporary	Full or partial Permanent	Full or partial Permanent	full or partial Permanent	Full or partial Permanent	
If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a	
Type of subordination	Structural n/a	Structural n/a	Structural n/a	Structural n/a	
type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).					
Non-compliant transitioned features  If yes, specify non-compliant features		-	-	-	

	Total loss-absorbing capacity instruments  Eligible for TLAC purposes			
1 Issuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG
1a Instrument number	44	45	46	47
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	CH0336602930	CH0341440334	CH0359915425	144A: US90352JAA16; RegS: USH4209UAA46
3 Governing law(s) of the instrument	Swiss	Swiss	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a	n/a	n/a
3a Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
4 Transitional Basel III rules	_1	_1	_1	_1
5 Post-transitional Basel III rules	_1	_1	_1	_1
6 Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
7 Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 1394.7	USD 1438.7	USD 2003.9	USD 1949.3
9 Par value of instrument	EUR 1,250	EUR 1,250	EUR 1,750	USD 2,000
10 Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost
11 Original date of issuance	12 September 2016	30 November 2016	20 March 2017	23 March 2017
12 Perpetual or dated	Dated	Dated	Dated	Dated
13 Original maturity date	1 September 2026	30 November 2024	20 September 2022	23 May 2023
14 Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
15 Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): Any Business Day falling on or after 1 June 2026; Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 30 November 2023; Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 20 September 2021; Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 23 May 2022; Early redemption possible due to a Tax or Ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount
16 Subsequent call dates, if applicable	n/a	n/a	n/a	n/a
Coupons				
17 Fixed or floating dividend/coupon	Fixed	Fixed	Floating	Fixed
18 Coupon rate and any related index	1.25%	1.50%	3m Euribor + 70 bps	3.491%
19 Existence of a dividend stopper	No	No	No	No No
20 Fully discretionary, partially discretionary or mandatory	mandatory	mandatory	mandatory	mandatory
21 Existence of step-up or other incentive to redeem	No	No	No	No
22 Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
23 Convertible of Hori-Convertible	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.
24 If convertible, conversion trigger(s)		Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
25 If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially
26 If convertible, conversion rate	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)
27 If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
28 If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
29 If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
30 Write-down feature	Yes	Yes	Yes	Yes
31 If writedown, writedown trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach
32 If writedown, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
33 If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
34 If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a
34a Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a	n/a	n/a
type immediately senior to instrument in the insolvency creditor hierarchy of the legal	10.4			100
entity concerned).				
36 Non-compliant transitioned features	<u>-</u>	-	-	-
37 If yes, specify non-compliant features  1 Eligible under the category gone concern loss-absorbing capacity.	-	-	-	

			g capacity instruments TLAC purposes	
Issuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG
Instrument number	48	49	50	51
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private	144A: US90352JAB98; RegS: USH4209UAB29	144A: US90352JAC71; RegS: USH4209UAC02	CH0365501516	144A: US90352JAD54; RegS: USH4209UAF33
placement)	144A. US9USSZJAD96, REYS. USH4ZU9UADZ9	144A. US9USSZJAC7 I, Regs. USH4ZU9UACUZ	CU0202201210	144A. 0390332JAD34, Regs. 03H42090AF33
	Swiss	ر	Cuina	Cuida
Governing law(s) of the instrument		Swiss	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a	n/a	n/a
Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
Transitional Basel III rules	_1	_1	_1	_1
Post-transitional Basel III rules	_1	_1	_1	_1
Eligible at solo/group/group and solo		UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions, as of	USD 977.4	USD 1968.9	USD 412.0	USD 1201.8
most recent reporting date)				
Par value of instrument	USD 1,000	USD 2,000	CHF 400	USD 1,250
Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost
Original date of issuance	23 March 2017	23 March 2017	18 May 2017	15 August 2017
Perpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	23 May 2023	23 March 2028	18 May 2024	15 August 2023
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
issuer can subject to prior supervisory approval		Optional call date (Issuer Call): 23 March 2027. Early redemption		Optional call date (Issuer Call): 15 August 2022. Early redemption
		possible due to a Tax or ineligibility Event. Subject to satisfaction of	Optional call date (Issuer Call): 18 May 2023. Early redemption possible due to a Tax or ineligibility Event. Subject to satisfaction of conditions for	possible due to a Tax or ineligibility Event. Subject to satisfaction of
Optional call date, contingent call dates and redemption amount	early redemption. Redemption amount: USD 1,000 per Calculation	conditions for early redemption. Redemption amount: USD 1,000 per	early redemption. Redemption amount: CHF 200,000 per Calculation	conditions for early redemption. Redemption amount: USD 1,000
	Amount	Calculation Amount	Amount	Calculation Amount
Subsequent call dates, if applicable	n/a	n/a	n/a	n/a
	IVa	11/4	11/d	11/d
Coupons				
Fixed or floating dividend/coupon	Floating	Fixed	Fixed	Floating
Coupon rate and any related index		4.253%	0.625%	3m USD Libor + 95 bps
Existence of a dividend stopper	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	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.
		Authority: FINMA or any other authority in Switzerland that is competent	Authority: FINMA or any other authority in Switzerland that is competent	Authority: FINMA or any other authority in Switzerland that is com
If convertible, conversion trigger(s)	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:
ii convertible, conversion (rigger(s)	statutory approach	statutory approach	statutory approach	statutory approach
	, 11	7 11	7.11	7 11
of all fill and	Fully and and the	F.H	Follows and the	Follows a set all.
If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate		Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
Write-down feature	Yes	Yes	Yes	Yes
	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG
		Authority: FINMA or any other authority in Switzerland that is competent		Authority: FINMA or any other authority in Switzerland that is com
If writedown, writedown trigger(s)	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:	under Swiss law to exercise Swiss Resolution Power. Legal basis:
	statutory approach	statutory approach	statutory approach	statutory approach
16 witadawa full ay nastial	, , , ,			7 11
If writedown, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
If writedown, permanent or temporary	Permanent	Permanent	Permanent	Permanent
If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a
Type of subordination	Structural	Structural	Structural	Structural
Position in subordination hierarchy in liquidation (specify instrument	n/a	n/a	n/a	n/a
type immediately				
senior to instrument in the insolvency creditor hierarchy of the legal				
entity concerned).				
Non-compliant transitioned features	-	-	-	-

			g capacity instruments	
Issuer	UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG	TLAC purposes  UBS Group Funding (Switzerland) AG	UBS Group Funding (Switzerland) AG
	52	53	54	
Instrument number			3.	55
Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	144A: US90352JAE38; RegS: USH4209UAG16	CH0409606354	CH0445624999	CH0445624981
Governing law(s) of the instrument	Swiss	Swiss	Swiss	Swiss
Means by which enforceability requirement of Section 13 of the TLAC	n/a	n/a	n/a	n/a
erm Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)				
Regulatory treatment				
Transitional Basel III rules		_1	_1	_1
	1	_1	1	1
Post-transitional Basel III rules	-1		-1	-1
Eligible at solo/group/group and solo	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)	UBS Group AG (consolidated)
Instrument type (types to be specified by each jurisdiction)	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt	Senior unsecured debt
Amount recognized in regulatory capital (currency in millions, as of most recent reporting date)	USD 1945.1	USD 2029.8	USD 184.3	USD 1189.5
Par value of instrument	USD 2,000	EUR 1,750	JPY 20,000	JPY 130,000
Accounting classification	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost	Debt issued held at amortized cost
				9 November 2018
Priginal date of issuance	15 August 2017	17 April 2018	9 November 2018	
erpetual or dated	Dated	Dated	Dated	Dated
Original maturity date	15 August 2023	17 April 2025	9 November 2028	8 November 2024
ssuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
Optional call date, contingent call dates and redemption amount	Optional call date (Issuer Call): 15 August 2022. Early redemption possible due to a Tax or ineligibility Event. Subject to satisfaction of conditions for early redemption. Redemption amount: USD 1,000 per Calculation Amount	Optional call date (Issuer Call): 17 April 2024. Early redemption possible due to a Tax or Restoration Event. Subject to satisfaction of conditions fo early redemption. Redemption amount: EUR 1,000 per Calculation Amount	Optional call date (Issuer Call): 9 November 2027. Early redemption r possible due to a Tax or Restoration Event. Subject to satisfaction of conditions for early Redemption. Redemption amount: JPY 100,000,000 per Calculation Amount	Optional call date (Issuer Call): 8 November 2023. Early redempt possible due to a Tax or Restoration Event. Subject to satisfaction conditions for early Redemption. Redemption amount: JPY 100,0 per Calculation Amount
Subsequent call dates, if applicable	n/a	n/a	n/a	n/a
	11/4	IVa	11/4	11/4
Coupons	et 1, 0, 2	E' 13	et 1, 6, 2	e 1. 6. 2
Fixed or floating dividend/coupon	Fixed to floating	Fixed <sup>2</sup>	Fixed to floating	Fixed to floating
Coupon rate and any related index	2.859% until Floating Rate Commencement Date; 3m USD LIBOR + 95.423 bps thereafter	1.25% until Reset Date; sum of Reset Reference Rate and the Reset Margin thereafter	0.973% until first call date; 6m JPY Libor + 65 bps thereafter	0.719% until first call date; 6m JPY Libor + 66bps thereafter
Existence of a dividend stopper	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	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Convertible	Convertible	Convertible	Convertible
	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group AG.	Exercise of Swiss Resolution Power with respect to UBS Group A
	Authority: FINMA or any other authority in Switzerland that is competent	Authority: FINMA or any other authority in Switzerland that is competent		Authority: FINMA or any other authority in Switzerland that is co
If convertible, conversion trigger(s)	under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	under Swiss law to exercise Swiss Resolution Power. Legal basis statutory approach
If convertible, fully or partially	Fully or partially	Fully or partially	Fully or partially	Fully or partially
If convertible, conversion rate	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)	Discretionary - (Swiss Resolution Authority)
If convertible, mandatory or optional conversion	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)	Optional (at discretion of Swiss Resolution Authority)
If convertible, specify instrument type convertible into	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)	Common equity tier 1 (CET1)
If convertible, specify issuer of instrument it converts into	UBS Group AG	UBS Group AG	UBS Group AG	UBS Group AG
Vrite-down feature	Yes	Yes	Yes	Yes
If writedown, writedown trigger(s)	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group AG. Authority: FINMA or any other authority in Switzerland that is competent under Swiss law to exercise Swiss Resolution Power. Legal basis: statutory approach	Exercise of Swiss Resolution Power with respect to UBS Group A Authority: FINMA or any other authority in Switzerland that is co under Swiss law to exercise Swiss Resolution Power. Legal basis statutory approach
If writedown, full or partial	Full or partial	Full or partial	Full or partial	Full or partial
	Permanent	Permanent	Permanent	Permanent
If writedown, permanent or temporary				
If temporary write-down, description of writeup mechanism	n/a	n/a	n/a	n/a
Type of subordination	Structural	Structural	Structural	Structural
osition in subordination hierarchy in liquidation (specify instrument ype immediately enior to instrument in the insolvency creditor hierarchy of the legal intity concerned).	n/a	n/a	n/a	n/a
ion-compliant transitioned features  If yes, specify non-compliant features	-	-	-	-



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