UBS

Capital instruments of UBS Group AG (consolidated) and UBS AG (consolidated and standalone) as of 30 June 2016

Key features

Ordered by issuance date within each category Based on Swiss SRB Basel III phase-in requirements Published on 29 July 2016

| | Share capital | | Additional Tier 1 capital instruments (Basel III compliant) | | | | | | | · · | | Tier 2 capital instruments (Basel-III compliant) | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|---|--|---|--|
| 1 Issuer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland | UBS AG, Switzerland | UBS Group AG, Switzerland, or other employing entities of the Group | UBS Group AG, Switzerland | UBS Group AG, Switzerland | UBS Group AG, Switzerland | UBS Group AG, Switzerland | UBS AG, Switzerland | UBS Group AG, Switzerland, or other employing entities of the Group | OBS Group AG, Switzerland | UBS AG, Switzerland | UBS Capital Securities (Jersey) Ltd. Jersey | UBS AG, Switzerland Jersey branch | UBS AG, Switzerland Jersey branch | UBS AG, Switzerland Stamford branch |
| Instrument number Unique identifier (e.g. ISIN) Governing law(s) of the instrument | 001 ISIN: CH0244767585 Swiss | 002 ISIN: CH0024899483 Swiss | 003 - Swiss / NY, US | 004 ISIN: CH0271428309 Swiss law | 005 ISIN: CH0271428317 Swiss law | 006 ISIN: CH0271428333 Swiss law | 007 ISIN: CH0286864027 Swiss law | - Swiss law | - Swiss / NY, US | 010 ISIN: CH0317921697 Swiss law | O11 - Swiss law | 012 ISIN: XS0336744650 Jersey | 013 - English | 014 ISIN: XS0747231362 Swiss | O15 ISIN: US90261AAB89 Swiss |
| Regulatory treatment Transitional Basel III rules | Common Equity Tier 1 | Common Equity Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Tier 2 | Tier 2 | Tier 2 |
| Post-transitional Basel III rules Eligible at solo/group/group&solo | Common Equity Tier 1 UBS Group AG (consolidated) | UBS AG (consolidated), UBS AG | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS AG (consolidated and standalone) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS Group AG (consolidated) | Additional Tier 1 UBS AG (consolidated and standalone) | UBS Group AG (consolidated) and UBS AG (consolidated) | Ineligible UBS AG (standalone) | Tier 2 UBS Group AG (consolidated), UBS AG (consolidated) and UBS AG (standalone) | Tier 2 UBS Group AG (consolidated), UBS AG (consolidated) and UBS AG (standalone) |
| / Instrument type | Ordinary shares | (standalone) Ordinary shares | Contingent cash payment / security delivery | Tier 1 Capital Notes | Tier 1 Capital Notes | Tier 1 Capital Notes | Tier 1 Capital Notes | Loan (6) | Contingent cash payment / security delivery obligation towards employees | | Loan (6) | Preferred securities | Subordinated notes | Subordinated notes | Subordinated notes |
| Amount recognized in regulatory capital (Currency in mil, | CHF 385.0 (2) | CHF 385.8 (2) | obligation towards employees (DCCP) CHF 462.7 | CHF 1,109.4 | CHF 1,252.3 | CHF 1,302.0 | CHF 1,657.6 | CHF 1,221.8 | (DCCP) CHF 514.2 | CHF 1,487.1 | CHF 1,466.1 | (hybrid instruments) CHF 649.2 | CHF 649.2 | CHF 1,957.4 | CHF 2,010.6 |
| as of most recent financial reporting date) Outstanding amount (par value, million) | CHF 385.0 (3) | CHF 385.8 (3) | CHF 462.7 (4) | EUR 1,000 | USD 1,250 | USD 1,250 | USD 1,575 | USD 1,250 | CHF 514.2 (4) | USD 1,500 | USD 1,500 | EUR 600 | EUR 600 | USD 2,000 | USD 2,000 |
| 0 Accounting classification (1) | Equity attributable to UBS Group AG shareholders | Equity attributable to UBS AG shareholders | Other liabilities | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Due to customers | Other liabilities | Debt issued held at amortized cost | Due to customers | Not part of the consolidation scope of UBS Group AG's or UBS AG's financial statements under IFRS (8) | noteholders | Debt issued held at amortized cost | Debt issued held at amortized cost |
| 1 Original date of issuance 2 Perpetual or dated 3 Original maturity date | | <u>-</u> - | 31 December 2014 (5) Perpetual (4) | 19 February 2015 Perpetual | 19 February 2015 Perpetual | 19 February 2015 Perpetual | 07 August 2015 Perpetual | 26 November 2015 (7) Perpetual | 31 December 2015 (5) Perpetual (4) | 21 March 2016 Perpetual | 21 March 2016 Perpetual | 21 December 2007 Perpetual | 21 December 2007 Perpetual | 22 February 2012 Dated | 17 August 2012 Dated 17 August 2022 |
| 3 Original maturity date4 Issuer call subject to prior supervisory approval | - | - | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | Yes | 22 February 2022 Yes | Yes |
| | | | | | | | | | | | | | | | |
| | | | | · | First optional redemption date: 19 February | | | First optional redemption date: 19 February | y First call date: 1 March 2021 | First optional redemption date: 22 March | · | First optional redemption date: 21 December 2017 | First optional redemption date: 21 December 2017 | | |
| | | | First call date: 1 March 2020 | Subsequent optional redemption dates: Any | 2020 Subsequent optional redemption dates: Any | First optional redemption date: 19 February 2025 Subsequent optional redemption dates: Any other | 5 First optional redemption date: 7 August 2025 er Subsequent optional redemption dates: Any other | 2020 Subsequent optional redemption dates: Any | At the issuer's sole and absolute | 2021 Subsequent optional redemption dates: Ar | 2021 Subsequent optional redemption dates: | Subsequent optional redemption dates: 21 March, 21 June | , Subsequent optional redemption | Call date: 22 February 2017 | |
| Optional call date, subsequent call dates, if applicable, | | | 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 | other Interest Payment Date after the First Call Date | other Interest Payment Date after the First Cal Date | Interest Payment Date after the First Call Date | Interest Payment Date after the First Call Date | other Interest Payment Date after the First Ca | discretion, settlement by means of either (i) payment of a cash amount equal to the value of the Notional Bond, or (ii) transfer | other Interest Payment Date after the First Call Date | Any other Interest Payment Date after the First Call Date | 21 September, 21 December in each year Subject to satisfaction of Redemption Conditions and to the | dates: 21 March, 21 June, 21 September, 21 December in each year | Subject to satisfaction of applicable conditions and applicable law | |
| and redemption amount | - | - | Bond, or (ii) transfer of perpetual AT1 instruments in such amount equivalent to the value of, and on | Subject to satisfaction of Conditions for | Subject to satisfaction of Conditions for Redemption | Subject to satisfaction of Conditions for Redemption | Subject to satisfaction of Conditions for Redemption | Subject to satisfaction of Conditions for Redemption | of perpetual AT1 instruments in such amount equivalent to the value of, and o | Subject to satisfaction of Conditions for | Subject to satisfaction of Conditions for Redemption | Law | Subject to satisfaction of Redemption Conditions | Redemption price: aggregate principal | - |
| | | | substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social securities contributions) | Redemption amount: Aggregate principal | Redemption amount: Aggregate principal | Redemption amount: Aggregate principal amount, together with any accrued and unpaid | Redemption amount: Aggregate principal amount, together with any accrued and unpaid | d Redemption amount: Aggregate principal | substantially the same terms and conditions of, the Notional Bond (in both cases, net of applicable taxes and social | th Redemption amount: Aggregate principal | Redemption amount: Aggregate principal | Optional Redemption Price: Liquidation Preference, plus any due and accrued but unpaid Distributions for the then | Optional Redemption Amount: Aggregate Nominal Amount, plus any | amount, together with accrued and unpaid interest | |
| | | | applicable taxes and social securities contributions/ | amount, together with any accrued and unpaid interest thereon | amount, together with any accrued and unpaid interest thereon | d interest thereon | interest thereon | amount, together with any accrued and unpaid interest thereon | securities contributions) | amount, together with any accrued and unpaid interest thereon | amount, together with any accrued and unpaid interest thereon | redemption date, and any Additional Amounts | due and accrued but unpaid interest and any Additional Amounts | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | Early redemption possible due to a Tax or | | Early redemption possible due to a Tax or | | | | | | | Redeemable if a Preferred Securities | Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction | Regulatory Event. Subject to satisfaction of |
| | | | | Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption | Farly redemntion possible due to a Tay or | Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount | t: Early redemption possible due to a Tax or | Early redemption possible due to a Tax or | | | | The Preferred Securities will be redeemable at the option of the Issuer following the occurrence of a Tax Event or a | | of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued | applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid |
| | | | | amount: aggregate principal amount, together with accrued and unpaid interest | Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption | aggregate principal amount, together with accrued and unpaid interest | Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption amount | Regulatory Event. Subject to satisfaction of Conditions for Redemption. Redemption | f | Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction o | Early redemption possible due to a Tax or Regulatory Event. Subject to satisfaction of | _ | Subject to satisfaction of Redemption Conditions | and unpaid interest | interest |
| 6 Contingent call dates and redemption amount | - | - | - | Early redemption possible upon a Change in Progressive Capital Component Requirement. | amount: aggregate principal amount, togethe with accrued and unpaid interest | Early redemption possible upon a Change in Progressive Capital Component Requirement. | aggregate principal amount, together with accrued and unpaid interest | amount: aggregate principal amount, togeth with accrued and unpaid interest | ner - | amount: aggregate principal amount, together with accrued and unpaid interes | Conditions for Redemption. Redemption amount: aggregate principal amount, together with accrued and unpaid interest | Redemption price: Make Whole Redemption Amount; t however, in case of a Tax Event resulting from a Change in | Redemption Amount: an amount | in Progressive Capital Component Requirement or an Alignment Event. | in Progressive Capital Component Requirement or an Alignment Event. |
| | | | | Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with | | Subject to satisfaction of Conditions for Redemption. Redemption amount: 101% of aggregate principal amount, together with | | | | together maracelaca and ampaia interes | together with accraca and ampaid interest | Tax Law only, the redemption price will be the Optional Redemption Price mentioned above | equivalent to the amount at which each Preferred Security is to be | Subject to satisfaction of applicable conditions and applicable law. | Subject to satisfaction of applicable conditions and applicable law. Redemption |
| | | | | accrued and unpaid interest | | accrued and unpaid interest | | | | | | | redeemed | Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest | |
| Coupons / dividend 7 Fixed or floating dividend / coupon | _ | _ | Fixed | Fixed / Floating from 19 February 2022 | Fixed / Floating from 19 February 2020 | Fixed / Floating from 19 February 2025 | Fixed / Floating from 7 August 2025 | Fixed / Floating from 19 February 2020 | Fixed | Fixed / Floating from 22 March 2021 | Fixed / Floating from 22 March 2021 | Fixed / Floating from 21 December 2017 | Fixed / Floating from 21 December | Fixed | Fixed |
| Coupon rate and any related index; frequency of payment | - | - | Issues in CHF: 4%; issues in USD: 7.125%; annually | 5.75% / Reset Interest Rate; annually | 7.125% / Reset Interest Rate; annually | 7.00% / Reset Interest Rate; annually | 6.875% / Reset Interest Rate; annually | 7.125% / Reset Interest Rate, in each case pl 0.255%; | 7.35%; | | 6.875% / Reset Interest Rate, in each case plus 0.25%; | | 7.152% / 3-month EURIBOR + 3.45%; | 7.25% / 6.061% + Mid Market Swap Rate from 22 February 2017; | 7.625%; semi-annually |
| 9 Existence of a dividend stopper | - | - | No | Yes | Yes | Yes | Yes | annually Yes | annually No | Yes | annually Yes | No | annually / quarterly No | annually No | No |
| Fully discretionary, partially discretionary, or mandatory Existence of step up or other incentive to redeem | Fully discretionary - | Fully discretionary | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Fully discretionary No | Partially discretionary Yes | Partially discretionary Yes | Mandatory No | Mandatory No |
| Noncumulative or cumulative Convertible or non-convertible | Noncumulative - | Noncumulative - | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Noncumulative Nonconvertible | Cumulative Nonconvertible | Cumulative Nonconvertible |
| If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate | - | - | - | - | - | <u>-</u> | - | - | - | - | - | - | - | - | - |
| 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 | - Yes | - Yes | - Yes | - Yes | - Yes | - Yes | - Yes | - | - | - Yes | - Yes |
| | | | - Reported phase-in Basel III CET1 ratio of the | - With respect to any Publication Date, Trigger | - With respect to any Publication Date, Trigge | r - With respect to any Publication Date, Trigger | - With respect to any Publication Date, Trigger | r - With respect to any Publication Date, Trigg | - Reported phase-in Basel III CET1 ratio o the Group is less than 7% / 10%; or | - Willia rachael la any Piliniicalian Liala | - With respect to any Publication Date, | | | - With respect to any Publication Date, | , |
| | | | Group is less than 7% / 10%; or - FINMA determines a write-down is required to | CET1 Ratio is less than 5.125%; - FINMA determines a write-down necessary to | CET1 Ratio is less than 7%; - FINMA determines a write-down necessary to | CET1 Ratio is less than 5.125%; - FINMA determines a write-down necessary to | CET1 Ratio is less than 7%; - FINMA determines a write-down necessary to ensure UBS Group AG's viability; or UBS Group | CET1 Ratio is less than 7%; - FINMA determines a write-down necessary | - FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UBS | - FINMA determines a write-down necessal to ensure UBS Group AG's viability; or UBS | Trigger CET1 Ratio is less than 7%; - FINMA determines a write-down necessary to ensure UBS AG's viability; or | | | Trigger CET1 Ratio is less than 5%; - FINMA determines a write-down necessary to ensure UBS AG's viability; or | Trigger CET1 Ratio is less than 5%; or - FINMA determines a write-down necessary to ensure UBS AG's viability: or |
| If write-down, write-down trigger(s) | - | - | or failure; or UBS Group AG receives a commitment of governmental support that FINMA | AG receives a commitment of governmental support that FINMA determines necessary to | AG receives a commitment of governmental support that FINMA determines necessary to | AG receives a commitment of governmental support that FINMA determines necessary to | AG receives a commitment of governmental support that FINMA determines necessary to | ensure UBS AG's viability; or UBS AG receive a commitment of governmental support tha FINMA determines necessary to ensure UBS | Group AG receives a commitment of | Group AG receives a commitment of governmental support that FINMA determines necessary to ensure UBS Group | UBS AG receives a commitment of governmental support that FINMA | - | - | UBS AG receives a commitment of governmental support that FINMA | UBS 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. | ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions. | ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions. | ensure UBS Group AG's viability (see definition of Viability Event). Subject to applicable conditions. | of ensure UBS Group AG's viability (see definition o Viability Event). Subject to applicable conditions. | AG's viability (see definition of Viability Event Subject to applicable conditions. | determines necessary to prevent UBS Group AG's insolvency, bankruptcy or failure. | AG's viability (see definition of Viability Event). | determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. | | | determines necessary to ensure UBS AG's viability (see definition of Viability Event). Subject to applicable conditions. | 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 | Full | Full | Full | Full | Subject to applicable conditions. Full | Subject to applicable conditions. Full | Full | | - | Full | Full |
| If write-down, permanent or temporary If temporary write-down, description of write-up mechanism | | - | Permanent - | Permanent - | Permanent - | Permanent - | Permanent - | Permanent - | Permanent - | Permanent - | Permanent - | - | - | Permanent - | Permanent - |
| | | | | | | | | | | | | Claims under the Preferred Securities in respect of any Liquidation Distributions rank <i>pari passu</i> with claims of the | | | |
| | | | | | | | | | | | | holders of all other preferred securities issued by the Issuer which rank <i>pari passu</i> with the Preferred Securities. | | | |
| | | | | | | | | | Outside the occurrence of a Trigger Even | nt | | | | | |
| | | Unless otherwise stated in the | Viability Event, the noider under DCCP will have a | | | | | | or Viability Event, the holder under DCCI will have a claim ranking junior to all | F I | | In the event of liquidation, or similar event, of UBS AG, the | | | |
| | liquidated company are divided | are paid back the assets of the liquidated company are divided | priority creditors of the issuer (i.e. claims in respect | | Dights and deliver of BU U CC C | Diabte and deliver of the Life Co. 1 | Diabta and delivery (C. 111. 1.1 | Diabte and dainer C. U. C. C. | rights and claims of priority creditors of the issuer (i.e. claims in respect of obligations of the issuer (i) that are | | Dights and daines of the transfer | Liquidation Distribution per Preferred Security paid to Holder thereof shall not exceed the amount that would have been | All claims in respect of the deposit | Dights and elsings of 111 11 15 15 | Dights and daines of HI II (5.5) |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | rata based on their contributions | between the shareholders pro rata based on their contributions | of obligations of the issuer (i) that are unsubordinated, or (ii) that are subordinated (including Tier 2 instruments) and do not, or are | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior Obligations, subject to any obligations that a mandatorily preferred by law | unsubordinated, or (ii) that are subordinated (including Tier 2 | Obligations, subject to any obligations that are mandatorily preferred by law | Rights and claims of all holders of Senior t Obligations, subject to any obligations that are mandatorily preferred by law | paid out of the assets of UBS AG had the Preferred Securities and all UBS Parity Securities been the most senior class of preference shares in UBS AG with equivalent rights of | other liabilities, except those which rank <i>pari passu</i> with or are | 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 |
| | and considering the preferences attached to certain categories of shares (section 745, Swiss Civil | attached to certain categories of | expressly not stated to, rank <i>pari passu</i> with, or junior to, the issuer's obligations under DCCP or | | | | | | instruments) and do not, or are expressly not stated to, rank <i>pari passu</i> with, or junior to, the issuer's obligations under | ! | | participation in the capital of UBS AG and ranked junior to a liabilities of UBS AG including subordinated liabilities (in each | subordinated to the Notes | | |
| | Code of Obligations) | Code of Obligations) | any of the issuer's obligations ranking <i>pari passu</i> with the issuer's obligations under DCCP). | | | | | | DCCP or any of the issuer's obligations ranking <i>pari passu</i> with the issuer's | 5 | | case other than any liability of UBS AG which constitutes Tie 1 Securities or any liability for UBS Parity Securities, if any, | er | | |
| | | | | | | | | | obligations under DCCP). | | | issued by UBS AG and any guarantee or support agreement of UBS AG ranking <i>pari passu</i> with the obligations of UBS AG under the Guarantee, or UBS Junior Obligations, and an | | | |
| | | | | | | | | | | | | other liability expressed to rank <i>pari passu</i> with or junior to the obligations of UBS AG under the Guarantee) | - | | |
| | | | | | | | | 3 | 1 | | | | | Í | |
| Existence of features, which prevent full recognition under | | | | | | | | | | | | | | | |
| Existence of features, which prevent full recognition under Basel III | - | - | - | - | - | - | - | - | - | - | - | Yes | Yes | - | - |
| 0 | - | - | - | - | - | - | - | - | - | - | - | Yes - No point of non-viability provision - Distributions to holders partially discretionary - Existence of a step-up | Yes Same as for relevant hybrid instrument | - | - |

(1) As applied in UBS Group AG's or UBS AG financial statements under IFRS, except where indicated. (2) Represents amount recognized in consolidated regulatory capital of issued share capital. (3) Represents issued share capital as of most recent financial reporting date. (4) Comprised of Deferred Contingent Capital Plan (DCCP) issuances. Subject to forfeiture and vesting provisions. (5) Original date of issuance from a capital perspective. It does not correspond to grant date for employees. (6) Loan granted by UBS Group AG or UBS AG. As a consequence, there is no accounting classification to apply in the consolidated financial statements of UBS AG has issued a preferred note which was purchased by the non-consolidated entity (see instrument described in adjacent column). This preferred note is recognized in UBS Group AG's consolidated financial statements in accordance with IFRS as equity attributable to preferred note holders and in the UBS AG standalone financial statements in accordance with Swiss GAAP as a liability.

Capital instruments of UBS Group AG (consolidated) and UBS AG (consolidated and standalone) as of 30 June 2016

Key features

Ordered by issuance date within each category Based on Swiss SRB Basel III phase-in requirements Published on 29 July 2016

| | | Tie | er 2 capital instruments (Basel-III com | pliant) | Tier 2 capital instruments (non-Basel III compliant) | | | | | | | | |
|--|--|---|--|--|--|--|--|--|--|---|---|---|--|
| Issuer (country of incorporation; if applicable, branch) | UBS Group AG, Switzerland, or other employing entities of the Group | UBS AG, Switzerland | UBS Group AG, Switzerland, or other employing entities of the Group | UBS AG, Switzerland | UBS AG, Switzerland | UBS AG, Switzerland NY branch | UBS AG, Switzerland Jersey branch | UBS AG, Switzerland NY branch | UBS AG, Switzerland NY branch | UBS AG, Switzerland Stamford branch | UBS AG, Switzerland Jersey branch | UBS AG, Switzerland | |
| Instrument number Unique identifier (e.g. ISIN) | 016 | 017 ISIN: CH0214139930 | 018 | 019 CH0236733827 | 020 CH0244100266 | 021 ISIN: US870836AC77 | 022 ISIN: XS0062270581 | 023 ISIN: US870845AC84 | 024 ISIN: US87083KAM45 | 025 ISIN: US90261XBY76 | 026 ISIN: XS0331313055 | 027 ISIN: CH0035789210 | |
| Governing law(s) of the instrument Regulatory treatment Transitional Basel III rules | Swiss / NY, US Tier 2 | Swiss Tier 2 | Swiss / NY, US Tier 2 | Swiss Tier 2 | Swiss Tier 2 | NY, US Tier 2 | English Tier 2 | NY, US Tier 2 | NY, US Tier 2 | NY, US Tier 2 | English Tier 2 | Swiss Tier 2 | |
| Post-transitional Basel III rules | Tier 2 | Tier 2 UBS Group AG (consolidated), UBS AG | Tier 2 | Tier 2 UBS Group AG (consolidated), UBS AG | Tier 2 UBS Group AG (consolidated), UBS AG | Ineligible UBS Group AG (consolidated), UBS AG | Ineligible UBS Group AG (consolidated), UBS AG | Ineligible UBS Group AG (consolidated), UBS AG | Ineligible UBS Group AG (consolidated), UBS AG | Ineligible UBS Group AG (consolidated), UBS AC | UBS Group AG (consolidated), UBS AG | ' | |
| Eligible at solo/group/group&solo | UBS Group AG (consolidated) | (consolidated) and UBS AG (standalone) | | (consolidated) and UBS AG (standalone) | (consolidated) and UBS AG (standalone) | (consolidated) and UBS AG (standalone) | (consolidated) and UBS AG (standalone | (consolidated) and UBS AG (standalone) | (consolidated) and UBS AG (standalone) | • | (CONCOURSTOR) and LIRY VI. | UBS AG (consolidated) and U AG (standalone) | |
| Instrument type | Cash payment obligation towards employees (DCCP) | Subordinated notes | Cash payment obligation towards employees (DCCP) | Subordinated notes | Subordinated notes | Subordinated debentures | Subordinated bonds | Subordinated debentures | Subordinated debentures | Subordinated notes | Subordinated notes | Subordinated notes | |
| Amount recognized in regulatory capital (Currency in mil, as of most recent financial reporting date) Outstanding amount (par value, million) | CHF 423.8 CHF 423.8 (9) | CHF 1,468.1 USD 1,500 | CHF 466.3 CHF 466.3 (9) | CHF 2,307.9 EUR 2,000 | CHF 2,697.0 USD 2,500 | CHF 244.9 USD 250.5 | CHF 79.7 GBP 61.3 | CHF 210.0 USD 217.7 | CHF 0.0 USD 220.4 | CHF 0.0 USD 637.2 | CHF 168.8 GBP 130.2 | CHF 37.3 CHF 192.1 | |
| O Accounting classification (1) | Other liabilities | Debt issued held at amortized cost | Other liabilities | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortized cost | Debt issued held at amortize cost | |
| 1 Original date of issuance 2 Perpetual or dated 3 Original maturity date | 31 December 2012 (10) Dated 1 March 2018 (9) | 22 May 2013 Dated | 31 December 2013 (10) Dated 1 March 2019 (9) | 13 February 2014 Dated | 15 May 2014 Dated | 21 July 1995 Dated | 18 December 1995 Dated 18 December 2025 | 3 September 1996 Dated | 20 June 1997 Dated 15 June 2017 | 26 July 2006 Dated | 19 November 2007 Dated 19 November 2024 | 27 December 2007 Dated 27 December 2017 | |
| Original maturity date Issuer call subject to prior supervisory approval | | Yes | | 12 February 2026 Yes | 15 May 2024 Yes | 15 July 2025 No | No No | 1 September 2026 No | No No | 15 July 2016 No | No No | | |
| | | Call date: 22 May 2018 | | Call date: 12 February 2021 | | | | | | | First optional redemption date: 19 November 2019 | | |
| Optional call date, subsequent call dates, if applicable, and redemption amount | - | Subject to satisfaction of applicable conditions and applicable law | - | Subject to satisfaction of applicable conditions and applicable law | - | - | - | - | - | - | Subsequent optional redemption dates: 19 February, 19 May, 19 August and | | |
| | | Redemption price: aggregate principal amount, together with accrued and unpaid interest | | Redemption price: aggregate principal amount, together with accrued and unpaid interest | | | | | | | 19 November in each year Redemption at par together with accrued 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 | | satisfaction of applicable conditions and applicable law. Redemption amount: aggregate principal amount, together with accrued and unpaid | 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 | | | | | The Branch will have the right to redee | | | |
| 6 Contingent call dates and redemption amount | - | Early redemption possible upon a Change in Progressive Capital | - | Early redemption possible upon a | interest Early redemption possible upon a Change in | | redeem the Bonds at 100% of their principal amount (together with accrued | | The Debentures will be subject to redemption at par plus accrued interest in the event that payments thereunder | 100% of their outstanding principal amount, together with any accrued an unpaid interest, if payments under the | redeem the Subordinated Notes at 100% of the Aggregate Nominal | - | |
| | | Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and applicable | | | Progressive Capital Component Requirement or an Alignment Event. Subject to satisfaction of applicable conditions and | | interest) | become subject to Swiss tax | become subject to certain taxes | notes become subject to taxation unde Swiss or US law | | | |
| | | law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest | | law. Redemption amount: 101% of aggregate principal amount, together | applicable law. Redemption amount: 101% of aggregate principal amount, together with accrued and unpaid interest | | | | | | | | |
| Coupons / dividend Fixed or floating dividend / coupon | Fixed | Fixed | Fixed | with accrued and unpaid interest Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed | Fixed / Floating from 19 November | Fixed | |
| Coupon rate and any related index; frequency of payment | Issues in CHF: 5.40%; issues in USD: 6.25%; | 4.75% / 3.765% + Mid Market Swap Rate from 22 May 2018; | Issues in CHF: 3.5%; issues in USD: 5.125%; | 4.75% / 3.40% + Mid Market Swap Rate from 12 February 2021; | 5.125%; annually | 7.5%; semi-annually | 8.75%; annually | 7.75%; semi-annually | 7.375%; semi-annually | 5.875%; semi-annually | 6.375% / 3-month Sterling LIBOR + 2.10%; | 4.125%; annually | |
| 9 Existence of a dividend stopper | annually No | annually No | annually No | annually No | No No | No | No | No | No | No | annually / quarterly No | No | |
| Fully discretionary, partially discretionary, or mandatory Existence of step up or other incentive to redeem Noncumulative or cumulative | Partially discretionary (11) No Cumulative | Mandatory No Cumulative | Partially discretionary (11) No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory No Cumulative | Mandatory Yes Cumulative | Mandatory No Cumulative | |
| Convertible or non-convertible If convertible, conversion trigger(s) | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | Nonconvertible - | 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 | - | - | - | - | - | - | - | - | - | - | - | - | |
| 0 Write-down feature | Yes - Reported phase-in Basel III CET1 ration of the Group is less than 7%; or | Trigger CET1 Pationic loss than 5%: or | Yes - Reported phase-in Basel III CET1 ratio of the Group is less than 7% / 10%; or | | Yes - With respect to any Publication Date, | _ | - | - | - | - | - | - | |
| | FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or UB | - FINMA determines a write-down | - FINMA determines a write-down is required to prevent UBS Group AG's insolvency, bankruptcy or failure; or | - FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG receives a commitment of | Trigger CET1 Ratio is less than 5%; or - FINMA determines a write-down necessary to ensure UBS AG's viability; or UBS AG | / | | | | | | | |
| 1 If write-down, write-down trigger(s) | Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS | governmental support that FINMA | UBS Group AG receives a commitment of governmental support that FINMA determines necessary to prevent UBS | governmental support that FINMA | receives a commitment of governmental support that FINMA determines necessary to ensure UBS AG's viability (see definition of | - | - | - | - | - | - | - | |
| | Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions. | Event). Subject to applicable conditions. | Group AG's insolvency, bankruptcy or failure. Subject to applicable conditions. | | Viability Event). Subject to applicable conditions. | | | | | | | | |
| If write-down, full or partial If write-down, permanent or temporary If temporary write-down, description of write-up | Full Permanent | Full Permanent | Full Permanent | Full Permanent | Full Permanent | - | - | - | - | - | - | - | |
| 4 mechanism | - | - | - | - | - | - | - | - | - | - | - | - | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | All claims in respect of the | |
| Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Rights to receive payments under DCC will be subordinate to the rights of an depositors and general creditors of the | Rights and claims of all holders of Senior Obligations, subject to any obligations | Rights to receive payments under DCCF will be subordinate to the rights of any depositors and general creditors of the | Senior Obligations subject to any | Rights and claims of all holders of Senior Obligations, subject to any obligations that | All deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank <i>pari passu</i> with or are | All unsubordinated creditors of the Issue | The deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank equally with or | The deposit liabilities and other liabilities of the Branch and the Bank as a whole, except those which rank equally with or | liabilities of the Branch and the Bank a | habilities, except those which rank pan | deposit liabilities of the Issue and all of its other liabilities | |
| | Group and no greater than the rights on unsecured general creditors. | of that are mandatorily preferred by law | Group and no greater than the rights o unsecured general creditors. | preferred by law | are mandatorily preferred by law | subordinated to the Securities | | subordinate to the Securities | subordinate to the Debentures | equally with or subordinate to the Note | passu with or are subordinated to the Notes | passu with or are subordinat to the Notes | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| Existence of features, which prevent full recognition under Basel III | - | - | - | - | - | Yes | Yes | Yes | Yes | Yes | Yes | Yes | |
| | | | | | | - No point of non-viability provision | - No point of non-viability provision - No prior supervisory approval for early | - No point of non-viability provision | - No point of non-viability provision - No prior supervisory approval for early | - No point of non-viability provision | - I = IVIO DEIOE CHDOEVICOEV ADDEOVAL IOE GAEIV | No point of non-viability | |
| 7 If yes, specify non-compliant features | _ | , | | | | - No prior supervisory approval for early | | - No prior supervisory approval for early | | - No prior supervisory approval for earl | , , , , , , , , , , , , , , , , , , , | provision | |

(9) Comprised of DDCP issuances with a minimum five-year duration. Subject to forfeiture and vesting provisions. (10) Original date of issuance from a capital perspective. It does not correspond to grant date for employees. (11) UBS will only pay interest for the performance years in which the firm generates an adjusted pretax profit.



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