

Bank Name	UBS Europe SE
LEI Code	5299007QVIQ7IO64NX37
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

UBS Europe SE

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	3,930	2,764	2,766	2,427	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,930	2,764	2,766	2,427	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,220	3,054	3,056	3,027	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,220	3,054	3,056	3,027	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	4,220	3,054	3,056	3,027	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,220	3,054	3,056	3,027	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	13,472	12,328	12,275	11,412	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,472	12,328	12,275	11,412	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	29.17%	22.42%	22.53%	21.26%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	29.17%	22.42%	22.53%	21.26%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	31.33%	24.77%	24.90%	26.52%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.33%	24.77%	24.90%	26.52%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	31.33%	24.77%	24.90%	26.52%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	31.33%	24.77%	24.90%	26.52%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,208	46,660	52,249	47,364	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.94%	6.55%	5.85%	6.39%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

UBS Europe SE

-	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,220	3,054	3,056	3,027	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,220	3,054	3,056	3,027	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,208	46,660	52,249	47,364	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,208	46,660	52,249	47,364	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.94%	6.55%	5.85%	6.39%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.94%	6.55%	5.85%	6.39%	[A.2]/[B.2]	

2022 EU-wide Transparencv Exercise _{Capital}

UBS Europe SE

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	4,220	3,054	3,056	3,027	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,930	2,764	2,766	2,427	C 01.00 (r0020,c0010)	Article 50 of CBR
	A.1.1	Carinetonian augustiments) Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	770	770	770	770	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,663	502	499	581	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	-119	-125	-150	-156	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,082	2,082	2,082	1,610	C 01.00 (+0200,+0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (+0230,+0010)	Article 94 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	-36	-32	3	64	C 01.00 (r0250.c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-396	-400	-401	-404	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-34	-33	-36	-37	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(·) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(·) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point ()) of CBR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(35, 35(1) point (b) (i) and 8th b 91 of ORX; Articles 35(1) point (b) (ii), 25(1) point (b), 24(1) point (b) and 256 ORX; Articles 35(1) point (b) (ii) and 357(1) of ORX; Articles 35(1) point (b) (ii) and 357(1) of ORX; Articles 35(1) point (b) (ii) and 155(4) of ORX.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 05.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1	-1	-1	-3	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	290	290	290	600	C 01.00 (r0530,c0010)	Article 61 of CBR
	A.2.1	Additional Tier 1 Capital instruments	290	290	290	600	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (*0690,c0010) + C 01.00 (*0700,c0010) + C 01.00 (*0710,c0010) + C 01.00 (*0740,c0010) + C 01.00 (*0744,c0010) + C 01.00 (*0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,220	3,054	3,056	3,027	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C 05.00 (r0910,c0010) + C 01.00 \\ (r0920,c0010) + C 0.10 (r0930,c0010) + C \\ 0.10 (r0940,c0010) + C 05.00 (r0950,c0010) \\ + C 01.00 (r0957,c0010) + C 01.00 (r0974,c0010) + C \\ 01.00 (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0680,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN EUNDS	в	TOTAL RISK EXPOSURE AMOUNT	13,472	12,328	12,275	11,412	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	29.17%	22.42%	22.53%	21.26%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	31.33%	24.77%	24.90%	26.52%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	31.33%	24.77%	24.90%	26.52%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,930	2,764	2,766	2,427	[A1-A.1.13-A.1.21+MIN(A2+A1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	29.17%	22.42%	22.53%	21.26%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo Iteliis	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
			-					

(1)The fully loaded CET1 robits an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not balan into account in this calculation. Fully loaded CET1 cabits are estimation is based on the formulae stated in calculation.

Overview of Risk exposure amounts

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		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,120	3,961	3,910	3,665	C 02.00 (r0049, c0010) -(C 07.00 (r0050, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0050, c1260, s001) + C 08.01 (r0060, c1260, s002) + C 08.0
Of which the standardised approach	4,120	3,961	3,910	3,665	C 02.00 (r0060, c0010)-{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060 c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r00 c0260, s001)]
Of which equity IR8	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5,560	4,704	4,450	4,174	C 07.00 (r0090, d3220, s001) + C 07.00 (r0110, d3220, s001) + C 07.00 (r0130, d3220, s001) + C 08.01 (r0040, d3260, s001) + C 08.01 (r0050, d3260, s001) + C 08.01 (r0040, d3260, s002) + C 08.01 (r0050, s002) + C 08
Credit valuation adjustment - CVA	761	639	793	794	C 02.00 (r0640, c0010)
Settlement risk	29	49	80	60	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	827	800	867	790	C 02.00 (r0520, c0010)
Of which the standardised approach	827	800	867	790	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,175	2,175	2,175	1,930	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,175	2,175	2,175	1,930	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	13,472	12,328	12,275	11,412	

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





2022 EU-wide Transparency Exercise P&L UBS Europe SE

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	157	219	69	158
Of which debt securities income	1	1	1	2
Of which loans and advances income	59	81	21	64
Interest expenses	156	218	63	158
(Of which deposits expenses)	58	88	27	68
(Of which debt securities issued expenses)	2	2	0	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	67	73	4	16
Net Fee and commission income	575	734	171	319
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	47	98	128	233
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-10	-17	-34	-50
Gains or (-) losses from hedge accounting, net	-6	-8	-4	-2
Exchange differences [gain or (-) loss], net	70	84	-49	-77
Net other operating income /(expenses)	106	113	3	-2
TOTAL OPERATING INCOME, NET	850	1,078	225	437
(Administrative expenses)	551	713	191	365
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	31	42	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-1	1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	-1	-1	1	-1
Of which pending legal issues and tax litigation ¹	0	-6	0	0
Of which restructuring ¹	0	7	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	-2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	269	325	24	53
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	189	227	18	45
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	189	227	18	45
Of which attributable to owners of the parent	189	227	18	45

⁽²⁾ Information available only as of end of the year
⁽²⁾ For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

UBS Europe SE

(min EUR)	ı	ls of 30/09/20	21			As of 31,	/12/2021			As of 31,	03/2022		As of 30/06/2022				
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	iir value hieraro	ihy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	13,711				13,708				15,652				13,411				IAS 1.54 (i)
Financial assets held for trading	12,706	3,254	9,175	277	11,798	3,452	8,094	252	12,442	2,745	9,464	233	14,126	2,471	11,365	290	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	4,425	44	4,180	202	4,264	96	3,963	205	5,693	286	5,234	173	3,900	391	3,353	156	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	15,701				15,167				17,087				16,800				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	11	0	11	0	8	0	8	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	882				1,466				1,356				1,260				
TOTAL ASSETS	47,436				46,411				52,231				49,497				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)		A	s of 30/09/20)21					As of 31	/12/2021					As of 31,	/03/2022					As of 30	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	ulated impain	nent ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accun	nulated impain	ment ⁽²⁾	Gros	ss carrying amou	int ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant i increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk sinco initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,594	0	0	0	0	0	1,651	0	0	0	0	0	1,902	0	0	0	0	0	1,912	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	14,072	0	48	-1	0	-12	13,491	0	38	-1	0	-12	15,158	0	41	-1	0	-13	14,877	0	22	-2	0	-10	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

(2) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

EBA EUROPEAN BARCING AUTHODETY



Breakdown of liabilities

UBS Europe SE

(min EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	10,726	9,529	11,688	12,944	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,824	1,765	3,160	1,169	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	29,149	29,756	32,019	30,098	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2	2	13	28	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	418	412	380	331	IAS 37.10; IAS 1.54(I)
Tax liabilities	73	82	69	63	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	368	412	383	517	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	707	783	894	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	42,559	42,664	48,495	46,045	IAS 1.9(b);IG 6
TOTAL EQUITY	4,877	3,747	3,736	3,452	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	47,436	46,411	52,231	49,497	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

UBS Europe SE

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		9,749	8,638	10,227	12,107	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	747	836	909	620	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	232	56	565	246	Annex V.Part 1.31
	Central banks	0	0	0	17	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	198	195	19	27	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2	9	9	9	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	9,920	10,142	13,419	11,330	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,839	1,678	3,565	2,915	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	14,256	13,969	14,882	12,978	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,657	12,275	12,927	10,860	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,382	3,015	2,410	2,396	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,316	2,865	2,252	2,146	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,797	3,737	3,977	4,024	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,793	3,654	3,887	3,830	Annex V.Part 1.42(f), 44(c)
Debt securities issued		46	36	34	28	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		375	426	437	468	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		41,701	41,051	46,880	44,240	

EBA ELADOREAN

2022 EU-wide Transparency Exercise Market Risk

UBS Europe SE

	SA					I	м									IM						
			VaR <i>(Memorar</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR <i>(Memor</i>	andum item)	STRESSED VaR (/	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	T AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	2/2021					
Traded Debt Instruments	613	565	0	0	0	0							0	0	0	0						
Of which: General risk	594	541	0	0	0	0							0	0	0	0						
Of which: Specific risk	19	24	0	0	0	0							0	0	0	0						
Equities Of which: General risk	10	8 2	0	0	0	0							0	0	0	0						
Of which: Specific risk	7	Ê	0	0	0	0							ő	ő	0	ő						
Foreign exchange risk	203	227	ō	ō	ō	ō							0	ō	ō	ō						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	827	800	0	0	0	0	0	0	0	0	0	0	Ő	0	Ō	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	5/2022					
Traded Debt Instruments	600	551	0	0	0	0							0	0	0	0						
Of which: General risk	579	525	0	0	0	0							0	0	0	0						
Of which: Specific risk	20	26	0	0	0	0							0	0	0	0						
Equities	11	12	0	0	0	0							0	0	0	0						
Of which: General risk	4	5	ō	ō	ō	ō							ō	ō	ō	ō						
Of which: Specific risk	7	7	0	0	0	0							0	0	0	0						
Foreign exchange risk	256	227	0	0	0	0							0	0	0	0						
Commodities risk Total	867	790	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	867		U U		U	U	U	U	0	Ű	J		U	U U	U U	U	J	U	0	U	U	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA were a standardised Approach Credit Risk - Standardised Approach UIS Europe SE

					Standardis	ed Approach						
		As of 30/09/2021 As of 31/12/2021										
	(min 518, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Cand all annuality or calmain the Net Manual poor names of the Oran althouting Manual poor names of the Oran althouting Manual poor names of the Oran althouting Manual poor of the Oran althouting Manual poor of the Oran althouting Constraints of Antol. 201 To althouting Manual Poor of the Oran althouting Manual Poor of the Oran althouting Poor of the Oran althouti	13,618 352 352 367 711 6,829 18,306 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13.755 362 362 367 367 711 6.295 7.588 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 49 82 0 0 2,149 6,903 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9	13,379 728 725 313 45 6,061 19,384 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13.515 278 313 45 5,314 6,5555 00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 35 0 0 1,624 6,340 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Other exposures Standardised Total ²	153 41,580	153 30,367	153 9,511	9	191 41,784	191 28,252	191 8,505	10			
		(2) Standardised Total does no	t include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	s or credit risk mitigation technic any covering up to \$5% of total			aun,			

Image: Constraint of the data station of th	Value adjustments ar provisions ²
Original Expensive Expensive fuel Rule appendence and the appendence a	Value adjustments ar
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Carecordes 2,937 405 408 3,078 464 5 of micl. SHE 0	
। af which: 59द 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Retail 0 0 0 0	
GERMANY Security improvable property 0 0 0	
	5
Exposures in default 3 3 3 3	1
Items associated with particularly high risk 0 0 0 0 0	
Covered bonds 190 190 19 2279 2279	1
Claims on institutions and corporates with a ST credit assessment 0 0 0 0	1
Collective investments undertakings (CUV) 0 0 0 0	
Eouitv 1 1 1 2 1 1	1
Other ensoures 153 153 153 191 192 Standyráde Total* 3	

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					Standardisi	ed Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	812	812	0		813	817	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	154	154	34		144	144		
	Corporates	5,683	1,669	1,674		6,258	1,613	1,619	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
Loneriboond	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	1	0	0	1
	Items associated with particularly high risk Covered bonds	0	0	0		0	0		
				0		u o	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0	0		
	Collective investments undertakings (CLU) Equity		0			0	0		
	Calify Other exposures		0			0	0		
	Standardised Total ²	· · · ·	*	, v	1		×	ľ Š	1

Compare approam, unite forema value, is reported lafere tains per accurate unit and the construction laces or cost mix antigation horizon (a.g. substatute reflect).
 Or land value adjutere provincings manually approaching to the cost construction exposure, substatute reflection values to the
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 exposure, but tacking evene cost mix adjuteres. (KeV) and other construction exposure,
 substatute reflections and to the
 exposure, but tacking evene cost mix adjuteres.

					Standardisi	sa Approacn			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
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	Standardised Total ²								0

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					Standardise	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min 200. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	234	234	0		233	233	0	
	Regional governments or local authorities	28	28	28		24	24	24	
	Public sector entities Multilateral Development Banks	50	50	39		47	47	39	
	Multilateral Development Banks International Organisations	0	0	0		0	0		
	Institutions	369	369	282		441	421	274	
	Corporates	1.722	674	677		1.875	608	611	
	of which: SME		0	0		0	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
10020	Secured by mortpages on immovable property of which: SME	0	0	0		0	0	0	
	or which: SME Exposures in default	19	0	0	2	0	16	24	
	Items associated with particularly high risk	10	ů	0	-		10		
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				
		(*) Original exposure, unlike Ex	posure value, is reported before	a taking into account any effect	t due to credit conversion factor	s or credit risk mitigation techniq	ues (e.g. substitution effects).		

⁻⁻ Urgana apposaru, Unixo Exposaru Vauxa, ji neporato benne taking into account any arrier dua to cree (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.



EBA with a standarding approach Credit Risk - Standarding Approach USS Europe SE

		Standardised Approach									
			As of 30,	09/2021			As of 31,	12/2021			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an: provisions ²		
Selecit developmente de la ceta de la Recisical conservance de la Recisical conservance de la Recisical conservance de la Recisical develocitados la destructura de de la develocitados de la d	nk proserv his preserv hish risk es with s 37 craft aussement a (CU)	0 0 0 1,999 181 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 302 58 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 e continue de la co	0 0 0 1.963 193 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,372 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 265 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

- serves a source serves, a wound prove serve real means are writed due to creat conversion factors or creat nik mitiation ledvisaus (as, sublitation effects). You visual approximates for units of constrainty encludes those for sourclisation exposure, additional visuation adjustments (AVAs) and other own funds welcators enlated to the prevent, but includes general most risk adjustments.

					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min 528, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Carbid eventments or carbid tabuk Backenske eventments Rectlination for animation Rectlination for animation Rectlination for animation Rectlination for animation Rectlination Constraints and Rectlination and Rectlination and Rectlination and Rectlination Rectlinatio Rectlination Rectlination Rectlination Rectlinati	0 0 389 288 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 389 252 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 126 525 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 331 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 371 341 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 341 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0			0	0			

(*) Original e (2) Total val

					Standardisi	ed Approach			
			As of 30/	09/2021			As of 31	/12/2021	
	(min ELR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	0	0	0		23	23	0	
	Resional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	111	3		94	94	2	
	Corporates	587	336	303		589	347	358	
		0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED KINGDOM		0	0	0		0	0	0	
		0	0	0		0	0	0	
		0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	152	0		0	177	0	
	Covered bonds	152	152	15		1//	1//	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0			
	Collective investments undertakinos (CIU)	0	0	0		0			
	Eaulty	0	0	0		0			
	Other exposures	0	0	0		0	0	0	

		Standardised Approach							
			As of 30/	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Cabrie deversamenté or cabrie Jabais Ancional aversamente la bala al Abrielia Martínica d'estatumente Relativa d'estatumente Al Abrielia Cabrielia Cabrielia Cabrielia Cabrielia Adal Cabrielia Cabr	400 0 223 1,499 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	400 0 223 726 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			39 0 0 134 1,381 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	399 0 154 666 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 722 658 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
1	Standardised Total ²				0				0

						a Approach			
			As of 30	09/2021			As of 31,	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	211	211	0		148	148	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	106	105	45		61	61	24	
	Corporates	543	354	373		454	278	288	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds		160	0		126	176	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	160	100	10		120	120	13	
	Collective investments undertakings (CIU)	0	ů	0		0	0	ů	
	Equity	0	ő			0	0	, i i i i i i i i i i i i i i i i i i i	
	Other exposures	0	ő			0	0	, i i i i i i i i i i i i i i i i i i i	
	Standardized Tetal ²	-			0	-			

⁽¹⁾ Objinal opsoure, unlike Exposure value, is reported before taking into account any effect due to endst conversion factors or outil risk mitogenes (e.g. substances effects).
(2) Total value adjustments and provinting per country of construption periodices for securitisation exposure, additional valuation adjustments (AVAA) and other cons funds eductions related to the exposure, biol relational valuation adjustments.

Delta by the byte of the byte o						Standardise	d Approach			
Original Space Equancy Visit Set optimization (and provide static back back back back back back back back				As of 30,	09/2021			As of 31,	12/2021	
Cold aperamenta or cold al labels 00 307 307 313 314 314 314 <td< th=""><th></th><th></th><th>Original Exposure¹</th><th>Exposure Value¹</th><th>Risk exposure amount</th><th></th><th>Original Exposure¹</th><th>Exposure Value¹</th><th>Risk exposure amount</th><th>Value adjustments and provisions²</th></td<>			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Uther economics 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other Countries	Central approximation or cancel a basis Regional percentantic basis a basis Regional percentantic basis Regional percentantic basis Institutional Institutional Institutional Regional Designed Regional Designed Reg	0 347 71 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 307 77 55 55 50 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 3133 455 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3113 46 0 34 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

--uncrue ensource, cettle bioexerv value, is encoded below takes etc account any effect due to cettle convenion factors or cettle risk mititation technicas (i.e., substitution effect).
 (2) Total value applications and provisions accounty of counterparty encludes those for securitation exposures, additional valuation adjustments.



EBA were a construction of the construction of

		Standardised Approach									
			As of 31,	03/2022			As of 30/	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min ELR, %)	15.125	15.350			12.670	12,783				
	Central governments or central banks Regional governments or local authorities	15,125 453	15,259	35		12,670	12,783	1			
	Public sector entities	433	460 746	33		1.634	1,375	34			
	Multilateral Development Banks	372	372			380	380				
	International Organisations	171	171			276	276				
	Institutions	6,673	5,986	1,831		6,396	5,796	1.640			
	Corporates	18.582	5.983	5.900		18.044	5.832	5.664			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Consolidated date	of which: SME	0	0	0		0	0	0			
Consolidated data	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	50	28	41	13	29	12	17	10		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	1,521	1,521	215		1,516	1,516	215			
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	1 101	101	100		135	135	135			
	Other exposures		30.647	8.203		41.491	28.708				
	Standardised Total ²	43,894 (1) Original excosure, unlike Ex							10		

cu un very manyone, uner oppment with a registration frame distribution of the data set and real indication of could real instigation federagies (e.g. substitution effects). (2) Standerlash Trick data in ortication has constrained patient rules a has an adder the federagies (e.g. substitution effects). (2) Orth phrase real indication of the data institution of the data real indication of country and patient gas and a set and particular and and a set of the data gas and a set of the data set of the data

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022		As of 30/06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²
	(min ELR, %)								
	Central governments or central banks	12,421	12,421	0		10,683	10,683	0	
	Regional governments or local authorities	372	399	0		328	357	0	
	Public sector entities	583	481	0		685	591	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	350	350	31		90	90	29	
	Corporates	3,158	466	485		2,983	443	456	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SNE Exposures in default	0	0	0		0	0	0	
		3	0	0	3	0	0	0	
	Items associated with particularly high risk Covered bonds	215	215	22		217	217	24	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	213	215	23		217	217	24	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	1	1	2		1	1	2	
	Other exposures	101	101	100		135	135	135	
	Standardised Total ²				3				

C) Organi sporan, velike Episone velike, in sported lafter taking site source any effect data for small more confit nink infiguierie terinityme (e.g. auktitutum rithol).
 (2) Total velike adaptativeste and provinsing more control or elevatorisety enableds these for secretariation expresses, additional velike (e.g. advit), and other own book inductions related to the more control or elevatorisety of advitesting statesting and advitesting advitesting

					Standardise	ed Approach			
			As of 31/	03/2022			As of 30,	(06/2022	
	(mh 198, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	829	832	0		794	796	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Cornerates	248 5.943	248 1.332	52 1.451		176	176	37	
	of which: SME	5,943	1,332	1,401		3,/30	1,190	1,193	
	Retail	0	0	0		0	0	0	
LUXEMBOURG	of which: SME	0	0	0		0	0	0	
LONEI IDOORO	Secured by mortpages on immovable property of which: SME	0	0	0		0	0	0	
	or where SHE Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other emosures	0	0	0		0	0	0	
	Standardised Total ²				1				1

					Standardis	a Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(min EUR, %s)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments an provisions ²
FRANCE	Cartial average of a cartial stack degrad average more hard a stathards Maillactus Development Banks Institutions Institutions of which SHE Cartial SHE SHE Cartial SHE SHE SHE SHE SHE SHE SHE SHE	461 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	533 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		500 9 498 0 0 11514 798 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1102 0 0 0 0 1,401 644 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 498	
	Standardised Total ²				0				

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central oovernments or central banks	222	222			228	228	0	
	Regional governments or local authorities	24	24	24		22	22	22	
	Public sector entities	41	41	35		34	34	29	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations Institutions	402	382	253		295	276	187	
	Corporates	1.997	598	602		2.055	655	657	
	of which: SME	1,000				2,000	0.00	007	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
TIALT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	18	16	23	2	6	4	5	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CEU)	0	0	0		0	0	0	
	Equity	0	0	ů			0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				2				
		 Original exposure, unlike Ex Total value adjustments an exposures, but includes generation 	d provisions per country of co						



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

UBS Europe SE

					Standardise	d Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
SWITZERLAND	Central consummedar, or cantral hanks explanding consummed to the cal authoritism and consumer of the cal authoritism Availation of the consumer of the calculation and constrained and constrained and constrained comparison of calculat 2014 Constrained with anticolation (calculation) Constrained and constrained and constrained Constrained and constrained and constrained Constrained and constrained and constrained Constrained and constrained and constrained Constrained and constrained and constrained constrained constrained Constrained and constrained constraints (constrained constrained constraints (constrained constrained	0 0 1.844 1977 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1.314 48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 242 47 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6 6 7,2,811 2,215 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1.815 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 282 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Eoulty Other exposures Standardised Total ²	0	0	0	0	0	0	0	

(1) Original exposure, unlike Eposen value, is reported here taking the account any effect due to endit environment factors or could nik mitigation individual (e.g., unliatitation effect). (2) Total value adjustments and provisions per country of countreparty endudes those for securitation exposures, additional valuation adjustments (Arke) and other count funds inductions related to the economics. Not individual individual effects.

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	(06/2022	
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	168	168	0		175	175	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	436	0	148		491	491	177	
	Institutions Corporates	430	430	471		491 416	386	386	
	of which: SME	102				410			
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0			0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Organi appears, sells Eposure when, a reported lefers taining the assert any effect due to mole memory of the due to mole any of the due to mole

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb 828, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Control and experimentation or canterly tasks: Resolution conversions: Resolution conversions: Resolution of the second second second Resolution of the second	23 0 0 128 474 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 0 0 0 128 233 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	22 0 0 239 560 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222 0 0 299 3288 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 399 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Other exposures Standardised Total ²	0	0	0	0	0	0	0	0

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					Standardis	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Could anonemaski ce canada basis Recland Law wombe for Lai Alardottis Palek centor mittine Alardotta ano mittine Laboratical Palek Laboratical Palek Laboratical Palek Laboratical Palek Could De Could D	54 0 0 189 1.011 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 0 0 189 554 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 566 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	22 0 0 181 299 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 0 0 0 131 426 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 888 433 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0			0		0		

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					Standardise	ed Approach			
			As of 31/	03/2022			As of 30/	06/2022	
	(mtr EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	Central governments or central banks	200	200	0		0	0	0	
	Regional governments or local authorities			0		0	164	0	
	Public sector entities	0	0	0		202	38	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	160	160	73		66	66	26	
	Corporates	584	411	419		531	373	379	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	196	196	20		189	189	19	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(1) Organi exposes, unlike Exposes what, is reported before taking into account any effect dae to orait converting on a const rais integration intribuyan (e.g. substitution effects).
(2) Total value adjustments and provinces per constry of curstraparty endudes there for exactitation exposures, additional valuements (AVA) and other con funds matcrices where to the exposures to intribute per constraints on a constraint on exposures (additional valuements (AVA) and other con funds matcrices where to the exposures (additional valuements (AVA) and other con funds matcrices where to the exposures (additional valuements (AVA) and other con funds matcrices where to the exposures (additional valuements (AVA) and other con funds matcrices where the exposure of an advaluement (additional valuements) and advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluement (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and other con funds matcrices where the exposure of advaluements (AVA) and oth

		Standardised Approach											
			As of 31,	03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Other Countries	Sensing for memorinality of carried a law (in the N s) Sensitive of comparisons to the advancement Reflex start and the sensitive of the sensitive of the sensitive Sensitive of the sensitive of the sensitive of the sensitive Sensitive of the sensitive of the sensitive of the sensitive of the sensitive Sensitive of the sensitive of the sens	0 0 372 171 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 372 171 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 9 380 276 0 20 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 380 225 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
۱	Standardised Total ²	(1) Original exposure, unlike Er	cosure value, is reported befo	e taking into account any effect	6 t due to credit conversion factor	i or credit risk mitigation technic	ues (e.o. substitution effects)		8				

(1) Urgen exposes, unser copours wave, a reported before laking the account any effect due to creat conversion factors or coalt nik mitigation individuals (cp. substitution effects).
(2) Todi value adjustments and provisioning per country of counterparty endudes those for securitization exposure, additional valuation adjustments (AVAa) and other own funds malactions related to the exposure, but includes general credit risk adjustments.

Credit Risk - IRB Approach

UBS Europe SE

							IRB Ap	proach					
				As of 30/	/09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

UBS Europe SE

							IRB Ap	proach					
		As of 31/03/2022 As of 30/06/2022											
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





							UBS Europe SE							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	44 211 38 0 0 0 0 0 292 2	44 211 38 0 0 0 0 0 292 292				0 38 0 0 0 0 38 38	1	0 0 0 0 0 0 0 250 0 0 0 0 0 0 0 0 0 0 250	0 0 0 0 0 64 6 4	0 0 0 0 0 0 83 83	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 66 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 66 0 0 0 0 0 0							0 0 0 0 0 0 0 0 0 0				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



				UBS Europe SE										
							As of 31/12/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 0 0 5 5				5 0 0 0 0 0 0 5 5	0 1 0 0 0 0 0 0 0 7 7	372 7 0 0 17 17 72 467	6 0 0 0 0 7 7 14	635 3 0 0 0 0 90 90 728	0 0 0 0 0 0 0		14
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	217 210 11 220 12 20 8 21 459 459	217 210 11 22 0 8 21 489	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			105 0 11 0 0 0 0 0 115	2 0 0 0 1 1 3 3	403 0 1 0 10 0 414	64 5 0 79 50 0 198	2,152 128 0 136 525 0 2,941	000000000000000000000000000000000000000		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	44 281 170 123 139 89 87 19 11 11 11	44 281 170 123 199 87 11 915				0 113 86 38 139 85 0 462			0 0 0 0 0 0 14	0 0 0 0 0 25 25			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Greece						0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0
(0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Hungary									-				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland						0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 1 1 1 1 0 6 7 8	0 0 1 1 1 1 0 6 1 8					0 0 0 16 10 124	0 0 0 48 0 672 720	0 0 0 0 0 0 0 12 12	0 0 0 0 0 200 200			55
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



				UBS Europe SE										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 15 0 0 15	0 0 0 15 0 0 0 5				0 0 0 15 0 0 5	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



			UBS Europe SE											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 88 43 17 7 0 0 148	0 0 8 888 0 0 1 433 7 17 0 0 0 0 0 148					43 4 0 0 0 0 0 0 7 4 7	1,180 324 0 0 0 0 0 0 1,505	2 4 0 0 0 0 0 0 6	390 295 0 0 0 0 0 0 685	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	7 26 17 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 7 26 7 17 0 10 0 0 0 0 0 0 6 0				7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		301 0 65 0 0 0 0 365	0 0 8 0 0 0 8 8	0 0 64 0 0 0 0			11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia							·						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada		0 0 0 0 0 0 0 0 0 0 1 41 0 0 0 41				0 0 0 15 0 0 15		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							UBS Europe SE												
							As of 31/12/2021												
						Dire	ct exposures												
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet						
												Off-balance st	eet exposures						
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount					
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount					
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan																		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.									0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0					
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China																		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland																		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA																		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA																		
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East																		
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean																		



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2021	L						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	ance sheet	1
												Off-balance :	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio)	Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Others		0 0 0 5 45 0 0 0 0 0 0 0 0 0 0 0 0				0 0 32 0 0 0 0 0							
[10Y - more Total		45	5 45	0		0	32		0 0	Ċ	0		0	0 0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



							UBS Europe SE							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	Risk weighted exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [(23)	237	0	0	0	0 38		0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0 0	0	0	0	0	0	0	0	0		D 0
[3Y - 5Y [[5Y - 10Y [[10Y - more					0	0	0	13	250	0 0	0	0		0
Total [0 - 3M [[3M - 1Y]		237	237	0	0	0	38	13	250	27	83	0		<u>, 0</u>
[1Y - 2Y [[2Y - 3Y [Belgium													
[3Y - 5Y [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y]														-
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Czech Republic													
[31 - 31 [[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [71	0	0	0	0	0	(0	0	0	0		0
[17 - 27 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Denmark		0	0	0	0	0		0	0	0	0		0
Total		71	71	0	0	0	0		0	0	0	0		0 0 0
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y														
[3Y - 5Y [[5Y - 10Y]	Estonia													
[10Y - more Total	1													1



				UBS Europe SE										
							As of 30/06/2022							
		-				Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 95 0 0 0 0 0 0 95 95	0 95 0 0 0 0 0 9 5				0 0 0 0 0 0 0 0	11 () () () () () () () () () () () () ()	2,081 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 1 0 0 4 7	626 0 34 5 12 0 96 773	0 0 0 0 0 0 0 0 0		44
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	150 123 65 19 0 2 381	150 123 65 19 0 2 381	0 0 1 0 2 3			0 12 0 18 0 0 0 0 30		643 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 5 0 75 0 24 0 24 335	3,510 90 136 0 75 0 3,811	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-more Total	Germany	112 272 29 58 97 125 1 1 693	112 272 29 58 97 125 1 593	0 0 20 99 1 120			0 14 29 58 46 25 0 172			0 0 0 0 0 0 0 6	0 0 0 0 25 25			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Greece						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		
(0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary									-	-			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 0 0 0 0 0 0 5 50							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	60 0 35 30 15 13 14 14 13	60 0 35 0 15 13 14 14 136	0 35 0 15 13 14 76			50 0 0 0 0 0 0 5 5 0	(((() () () () () () () () (0 0 0 0 0 0 5 43 0 0 97 140	0 0 0 0 0 0 49 49	0 0 0 0 500 500	0 0 0 0 0 0 0		42
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



				UBS Europe SE										
							As of 30/06/2022	:						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg		0 0 15 0 0 0 15				0 0 15 0 0 0 15	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Portugal								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



			UBS Europe SE											
							As of 30/06/2022							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Derivat	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	10 0 0 0 1 10 25 47	10 1 0 0 1 1 0 25 47	0 1 0 0 1 1 10 25 37			0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	48 71 45 0 0 0 0 1 54	48 71 45 0 0 0 0 0 0 0 0 164					27 12 0 0 0 0 0 0 3 9	263 0 0 0 0 0 0	5 8 0 0 0 0 0 14	975 294 0 0 0 0 0 1,269	0 0 0 0 0 0 0 0 0		41
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	0 28 18 11 1 1 0 0 0 0 0 2 5 7	0 28 18 11 0 0 0 57					0 0 5 0 0 0 5	0 0 71 0 0 2 7	0 0 3 0 0 0 3	0 0 66 0 0 0 0	0 0 0 0 0 0 0 0		12
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia											*		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 23 0 0 23	0 0 0 23 0 0 23 23 0 23				0 0 23 0 23 23		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		5
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



				UBS Europe SE										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y[[10Y-more Total	U.S.	0 6 8 8 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9	0 0 88 87 0 0 7 7 7 7							0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10031 [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
10 - 3M f [3M - 1Y [Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East						0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	ance sheet	1
												Off-balance :	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	75 187 14 0 0 0	75 187 14 0 0 0	0 0 0 0 0 0 0 0			0 32 0 0 0 0 0 0 0						000000000000000000000000000000000000000	0 0 0 0 0
[10Y - more Total	-	276	0 276	0		0 0	0 0		0 0	((0		0	0 0

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

EBA

2022 EU-wide Transparency Exercise

Performing and non-performing exposures UBS Europe SE

1																		
					As of 30/09/2021									As of 31/12/2021				
		Gross G	arrying amount/ Nomina	al amount		Accumulated imp value due to crea	pairment, accumulated n dit risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated no it risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ŕ	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ı ^t	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3	exposites		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposition		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	13,710				0					13,707								
Debt securities (including at amortised cost and fair value)	4,353									4,274								
Central barks	-,									4,4,4								
General governments	1,78									1.669						0		
Credit institutions	2,47									2,514						-		
Other financial corporations	9									91						-		
Non-financial corporations										0			0			0	0	
Loans and advances(including at amortised cost and fair value)	15,785	5 0	48	48	48	1	12	12	27	15,169		38	38	38	1	12	12	2
Central banks																		
		, v	-	1	Ĭ						1					0		
General governments	75	s o								135			0	0		0	0	
Credit institutions	8,348	s 0								8,239			0	0		0	0	
Other financial corporations	3,878	s 0	4	4	4				4	3,475			0	0		0	0	
Non-financial corporations	1,18	s 0	23	23	23		10	10	13	1,366		23	23	23	a 0	10	10	1
				1				1			1		1	1				
of which: small and medium-sized enterprises	0	0 0	c	•	0	c				0	-		0	0	0	0	0	
				1				1			1		1	1				
of which: Loans collateralised by commercial immovable property	52	2 0	۰ ۱	•	•	1 *			•	68		, c	0	0	•	0	0	
Households	2,27				24					1.947								
Australia	2,2,14		21	21	21	· · ·	1	1 1	11	1,947	1 '	15	15	15	1	2	4	
of which: Loans collateralised by residential immovable property	214		17	12	12					201						0		
control and an		, in the second s		1 "				1	1	101	1		1	1		0		
of which: Credit for consumption					0					0			0	0		0	a	
				1				1			1		1	1				
DEBT INSTRUMENTS other than HFT	33,845	• •	48	48	48	1	12	12	27	33,151		38	38	38	2	12	12	2
OFF-BALANCE SHEET EXPOSURES	8,165		1	1	1	0	1	1		9,567		1	1	1		1	1	
									1						1			

¹⁴ In a dataset, a frame dataset, a dat

EBA SUCCESS

2022 EU-wide Transparency Exercise

Performing and non-performing exposures UBS Europe SE

					As of 31/03/2022					As of 30/06/2022												
	Gross carrying amount/ Nominal amount					Accumulated imp value due to cred	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	al amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁴³							
	Of which performing but past due >30 days		Of which	non-performing ¹		On performing	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due > 30 days		Of which non-performing ¹		On performing exposures ³	On non-performing exposures ¹	Collaterals an financial guarant received on no performing expos					
(min FLB)		and <=90 days	Of whi	ch: defaulted	Of which Stage 3	exposures ²		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of which Stage 3						
(m) EUX	15,651	0	0	0	0	0				13,410				0								
ebt securities (including at amortised cost and fair value)	4,726	-			-	-				4.834												
Central banks			0	0	-	-		-		·,-=- ·						0 0						
General governments	1,882	0	0	0	0	0			0	2,134			0	0	0	0 0						
	2,738	0	0	0	0	0			0	2,557			0	0	0	0 0						
Other financial corporations	106	0	0	0	0	0			0	143			0	0	0	0 0						
	0	0	0	0	0	0			0	0	0		0	0	0	0 0						
oans and advances(including at amortised cost and fair value)	18,067	0	41	41	41	1	13	13	20	15,876		22	22	22	2	10 10						
Central banks				0																		
	5	5		u u	6	0			5						5		·					
General governments	161	0	0	0	0	0			0	93			0	0	0	0 0						
	9,237	0	0	0	0	0		. a	0	9,753			0	0	0	0 0						
	5,540	0	3	3	3	0	3	3	0	2,967	0		0 0	0	0	0 0						
	1,153	0	21	21	21	0	3	7	13	1,135	. 0		9 9	9	0	7 7	,					
	0	0	0	0	0	0	0	o a	0	a			0	0	0	0 0						
	53	0	0	٥	0	0	0	o 0	0	39	0		0	0	0	0 0						
	1,968	0	17	17	17	1	3	3	6	1,927	0	1-	1 14	14	1	3 3						
of which: Loans collateralised by residential immovable property	168	0	10	10	10	0	0	a a	2	162	0		6 6	6	0	0 0	1					
of which: Credit for consumption			0																			
or which, createring contacting of the	0	0	0	0	0	0		1	0						0	Ĭ						
EBT INSTRUMENTS other than HFT	38,445	0	41	41	41	2	13	13	20	34,120	•	23	22	22	2	10 10						
FF-BALANCE SHEET EXPOSURES	10,259			1						10,301						, ,						
			to Article 47a(3) of Regulation (EU) No 57	-	-		l		Ŷ	10,501					Ŷ	- 1	1					

(1) the the definition of the sparming quark grant the track that (1) a the space (1) and (1) a the space (1) and (1)

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr



Forborne exposures

LIBS	Europe	SE
005	Europe	3E

			As of 30/	09/2021		As of 31/12/2021										
		ying amount of with forbearance	Accumulated in accumulated c value due to c	mpairment, hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ing amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures				
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	o	0	o	0	0	o	0				
Central banks	0	0	0	0	0		0	0	0	C	0					
General governments	0	0	0	0	0		0	0	0	C	0					
Credit institutions	0	0	0	0	0		0	0	0	C	0					
Other financial corporations	0	0	0	0	0		0	0	0	C	0					
Non-financial corporations	0	0	0	0	0		0	0	0	C	0					
Loans and advances (including at amortised cost and fair value)	28	28	0	0	23	23	19	19	0	0	19	19				
Central banks	0	0	0	0	0	0	0	0	0	C	0	0				
General governments	0	0	0	0	0	0	0	0	0	C	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	C	0	0				
Other financial corporations	4	4	0	0	4	4	0	0	0	C	0	0				
Non-financial corporations	12	12	0	0	12	12	12	12	0	C	12	12				
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	C	0					
Households	12	12	0	0	7	7	7	7	0	C	7	7				
DEBT INSTRUMENTS other than HFT	28	28	0	0	23		19	19	0	0	19					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice 3	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(1) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

			As of 31	03/2022		000 20	·		As of 30	/06/2022		
		ving amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	posures with		ying amount of with forbearance	Accumulated impairment, accumulated changes in fai value due to credit risk and provisions for exposures w forbearance measures ²		Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	o	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	23	23	0	0	18	18	7	7	0	o	7	7
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	12	12	0	0	12	12	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	11	11	0	0	6	6	7	7	0	0	7	7
DEBT INSTRUMENTS other than HFT	23	23	0	0	18		7	7	0	0	7	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle \mathcal{I}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet constituents are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading UBS Europe SE

	As of 30/09/2021							As of 31/12/2021							As of 31/03/2022							As of 30/06/2022					
	Gross carrying amount Accumulated		Gross carrying amount					Accumulated		Gross carrying amount				Accumulated	Gross carrying amount					Accumulated							
(min EUR)		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to Impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	2	0	0	2	0	0	11	0	0	11	0	0	11	0	0	11	0	0	12	0	0	12	0	0			
B Mining and guarrying	5	0	0	5	0	0	15	0	0	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
C Manufacturing	53	0	0	53	0	0	59	0	0	59	0	0	64	0	0	64	0	0	73	0	0	73	0	0			
D Electricity, gas, steam and air conditioning supply	9	0	0	9	0	0	11	0	0	11	0	0	8	0	0	8	0	0	13	0	0	13	0	0			
F Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
E Construction	47	ō	0	47	ō	0	24	ō	0	24	0	ō	20	0	0	20	0	0	20	ō	0	20	0	0			
G Wholesale and retail trade	46	0	0	46	0	0	34	0	0	34	0	0	29	0	0	29	0	0	36	0	0	36	0	0			
H Transport and storage	8	0	0	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
I Accommodation and food service activities	6	0	0	6	0	0	3	0	0	3	0	0	1	0	0	1	0	0	1	0	0	1	0	0			
J Information and communication	2	0	0	2	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0			
K Financial and insurance activities	0	0	0	0	0	Ū	0	0	0	0	0	0	15	0	0	15	Ū	0	1	0	0	1	0	0			
L Real estate activities	167	15	15	167	1	0	170	15	15	170	1	0	162	15	15	162	1	0	145	3	3	145	1	0			
M Professional, scientific and technical activities	209	2	2	209	2	0	395	2	2	395	3	0	179	0	0	179	0	0	158	0	0	158	0	0			
N Administrative and support service activities	483	6	6	483	6	0	464	6	6	464	6	0	469	6	6	469	6	0	471	6	6	471	6	0			
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
P Education	1	Ó.	0	1	Ó.	Ô.	8	Ó.	0	8	Ó.	Ó.	Ó.	0	Ó	Ô.	Ô.	0	4	Ô.	0	4	0	Ô.			
Q Human health services and social work activities	5	0	0	5	0	0	6	0	0	6	0	0	12	0	0	12	0	0	6	0	0	6	0	0			
R Arts, entertainment and recreation	2	0	0	2		0		0	0		0	0	2	0	0	2	0	0	2	0	0	2	0	0			
S Other services	144	0	0	144		0	161		0	161	0		175	0		175	0	0	187	0	0	187	0	0			
Loans and advances	1 188	22	22	1 188	10	0	1 366	22	22	1 366	10	0	1 153	21	21	1.153	7	0	1 135	0	0	1 135	7	0			
Evalts altu auvallucs	1.188	- 23	23	1.188	10		1.300		23	1.300	10		1.123	21	21	2011	1 /	. 0	221.1	9	. 9	1.135	/	<u> </u>			

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.

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