

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.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,436	2,441	2,435	2,438	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	2,436	2,441	2,435	2,438	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,036	3,041	3,035	3,038	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	3,036	3,041	3,035	3,038	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,036	3,041	3,035	3,038	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	3,036	3,041	3,035	3,038	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	11,924	10,726	10,561	11,118	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	11,924	10,726	10,561	11,118	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	20.43%	22.76%	23.05%	21.93%	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	20.43%	22.76%	23.05%	21.93%	(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	25.46%	28.35%	28.74%	27.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.46%	28.35%	28.74%	27.33%	(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	25.46%	28.35%	28.74%	27.33%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.46%	28.35%	28.74%	27.33%	(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	51,736	41,818	47,909	49,351	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	5.87%	7.27%	6.33%	6.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,036	3,041	3,035	3,038	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,036	3,041	3,035	3,038	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	51,736	41,818	47,909	49,351	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,736	41,818	47,909	49,351	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	7.27%	6.33%	6.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.87%	7.27%	6.33%	6.16%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	3,036	3,041	3,035	3,038	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)	2,436	2,441	2,435	2,438	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	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		577	570	561	586	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	-182	-196	-186	-185	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,610	1,610	1,610	1,611	C 01.00 (r0200,c0010)	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 CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	100	107	85	56	C 01.00 (r0250.c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
							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)
	A.1.8	(-) Intangible assets (including Goodwill)	-406	-398	-375	-376	(r0340,c0010)	arcox
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-29	-18	-25	-19	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	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 CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	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 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 248(1) point (b), 244(1) point (b) and 25 of CRR; Articles 36(1) point (b) and 374(3) of CRR; Articles 36(1) point (b) (iv) and 135(8) of CRR; Articles 36(1) point (b) (iv) and (b) (i
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (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 CRR
	A.1.18	a significant investment (·) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-2	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.188	(-) 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	-5	-5	-6	-4	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)	600	600	600	600	C 01.00 (r0530,c0010)	Article 51 of CRR
	A.2.1			600	600	600		Action of or Cox
		Additional Tier 1 Capital instruments	600				C 01.00 (r0540,c0010) + C 01.00 (r0570,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	Ó	$ \begin{array}{l} C\ 01.00\ (r6990,c010)+C\ 01.00\ (r0700,c010)+C\ 01.00\ (r0710,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r0748,c010)+C\ 01.00\ (r0744,c010)+C\ 01.00\ (r07$	
	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)	3,036	3,041	3,035	3,038	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 CRR
	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	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.100 (r0950,c0010) + C 10.100 (r0950,c0010) (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c00100)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	11,924	10,726	10,561	11,118	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CARTELL DATES	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.43%	22.76%	23.05%	21.93%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	25.46%	28.35%	28.74%	27.33%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.46%	28.35%	28.74%	27.33%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,436	2,441	2,435	2,438	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.43%	22.76%	23.05%	21.93%	(D.1)/(B-B.1)	
- any modes	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	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 and based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a n	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital instruments that are not eliable from a recolatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CORE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,552	3,212	3,242	3,441	C 02.00 (r0040, c0010) -{C 07.00 (r0050, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0040, c0220, s002) + C 08.01 (r0050, c0220, c0220, s002) + C 08.01 (r0060, c0220, s002) + C 08.01 (r0060, c0220, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	3,552	3,212	3,242	3,441	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 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	4,674	4,037	3,890	4,298	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s001) + C 08.01 (r0050, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r0050, s0026, s0026, s002) + C 08.01 (r0050, s0026, s002
Credit valuation adjustment - CVA	943	823	758	650	C 02.00 (10640, c0010)
Settlement risk	31	69	38	30	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)	794	655	703	772	C 02.00 (r0520, c0010)
Of which the standardised approach	794	655	703	772	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 (0010, 0503)*12.5+C 20.00 (0010;dx550)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010,d100),C 24.00(r0010,d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,930	1,930	1,930	1,927	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,930	1,930	1,930	1,927	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	11,924	10,726	10,561	11,118	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

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 CVA)' and Securitisations' section.



2023 EU-wide Transparency Exercise P&L UBS Europe SE

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	254	447	272	663
Of which debt securities income	8	22	19	44
Of which loans and advances income	126	296	254	603
Interest expenses	283	441	262	652
(Of which deposits expenses)	153	307	257	625
(Of which debt securities issued expenses)	1	1	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	48	51	8	31
Net Fee and commission income	473	630	176	331
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	24	24
Gains or (-) losses on financial assets and liabilities held for trading, net	238	367	64	197
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-68	-72	8	-12
Gains or (-) losses from hedge accounting, net	-1	-1	2	2
Exchange differences [gain or (-) loss], net	-7	-59	-22	-69
Net other operating income /(expenses)	113	117	16	20
TOTAL OPERATING INCOME, NET	769	1,040	287	533
(Administrative expenses)	529	657	165	328
(Cash contributions to resolution funds and deposit quarantee schemes)	0	27	26	20
(Depreciation)	33	44	11	24
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	1	10	10
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	1	9	10
Of which pending legal issues and tax litigation ¹	0	-9	0	0
Of which restructuring ¹	0	-1	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)	-2	-2	0	0
(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	52	52	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	261	365	77	151
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	193	262	58	115
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	193	262	58	115
Of which attributable to owners of the parent (1) Information available only as of end of the year	193	262	58	115

⁽¹⁾ 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

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hierarc	hy		Fa	ir value hierard	:hy		Fair value hierarchy			Fa	ir value hierard	:hy		
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	16,381				12,390				13,156				13,765				IAS 1.54 (i)
Financial assets held for trading	18,805	2,264	16,191	350	16,923	2,655	13,981	287	14,056	3,195	10,592	270	14,729	3,966	10,479	284	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3,749	195	3,426	128	3,532	401	2,986	145	4,210	331	3,738	141	4,300	570	3,561	169	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	17,825				14,065				16,916				15,646				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	7	0	7	0	7	0	7	0	55	0	55	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	1,044				1,060				1,002				893				
TOTAL ASSETS	57,803				47,978				49,348				49,389				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	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	ınt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	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 increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	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	increase in credit risk since	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-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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-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	2,574	0	0	0	0	0	2,578	0	0	0	0	0	2,553	0	0	0	0	0	2,261	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	15,245	0	16	-1	0	-9	11,483	0	15	-1	0	-9	14,358	0	15	-1	0	-9	13,380	0	16	-1	0	-9	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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.



Breakdown of liabilities

UBS Europe SE

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	18,161	15,209	12,161	12,341	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	1,957	1,695	2,863	2,891	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	33,218	26,384	29,673	29,855	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	44	198	184	0	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	314	318	325	310	IAS 37.10; IAS 1.54(I)
Tax liabilities	81	93	54	43	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	458	463	412	453	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	54,234	44,360	45,672	45,892	IAS 1.9(b);IG 6
TOTAL EQUITY	3,569	3,617	3,675	3,497	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	57,803	47,978	49,348	49,389	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		17,033	14,444	11,166	10,990	IFRS 9.BA.7(a); CRR Annex II
Chart resiliens	Equity instruments	609	364	577	713	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	563	598	602	637	Annex V.Part 1.31
	Central banks	301	260	21	5	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	80	125	46	79	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7	8	8	8	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,432	8,050	14,162	15,557	Annex V.Part 1.42(c),44(c)
Danasika	of which: Current accounts / overnight deposits	3,835	2,073	5,046	4,729	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	13,899	11,487	10,900	9,990	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,190	9,488	8,753	8,027	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,689	2,527	2,422	2,285	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,278	1,661	1,452	1,278	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,298	5,135	4,526	4,358	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,997	3,901	3,159	3,024	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27	21	21	17	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		449	473	436	454	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		53,380	43,486	44,880	45,087	



2023 EU-wide Transparency Exercise Market Risk UBS Europe SE

									OBS Euro	De DE												
	SA					I	M									II.	1				<i> </i>	
			VaR (Memoran	ndum item)	STRESSED VaR (I	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE I	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memorandum item)		em) STRESSED VaR (Memorandum item		INCREMENTAL DEFAULT AND MIGRATION RISH CAPITAL CHARGE		ALL PRICE I	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		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 (SVaR 1)	12 WEEKS t- AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
aded Debt Instruments	539	437	0	0	0	0							0	0	0	0						
Of which: General risk	515	412	0	0	0	0							0	0	0	0						i e
Of which: Specific risk uities	24 14	24	0	0	0	0							0	0	0	0						i e
Of which: General risk	4	1	ő	ŏ	ő	o o			1				ŏ	ő	ŏ	ŏ						i
Of which: Specific risk	11	1	0	0	0	0			1				0	0	0	0						i
reign exchange risk	241	216	0	0	0	0							0	0	0	0						i e
ommodities risk	794	655	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Jean	As of 31/03/2023	As of 30/06/2023	,	<u> </u>	<u> </u>	As of 31/	/03/2023	,					,	, and the second		As of 30/0	06/2023	-	, J			
aded Debt Instruments	520	582	0	0	0	0							0	0	0	0						
Of which: General risk	499	562	0	0	0	0			1				0	0	0	0						i i
Of which: Specific risk	21	20	0	0	0	0							0	0	0	0						
nuities	4	11	0	0	0	0							0	0	0	0						
Of which: General risk	2	4	0	ō	ō	ō							0	ō	ō	0						
Of which: Specific risk	2	8	0	0	0	0							0	0	0	0						
oreign exchange risk ommodities risk	179	179	0	0	0	0							0	0	0	0						
otal	703	772	i 0	0	0	0	0	0	0	0	0	0	,	0	0	0	0	0	0	0	0	

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RNM CV1 template.



As of 30 (PP) (2012 As of 31 /12 / 2012 As of 31 / 12 / 2012						Standardised A	proach			
Consolidated data Consolidated data Consolidate Consolidated Conso				As of 30/09/	2022			As of 31;	12/2022	
Control operation and control tables 1,541 1,572 1,502 1,102			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
Minimal powerments in State Institutions 1,56 556 66 60 702 33 10 10 10 10 10 10 10			15 911	15 076	EA EA		12.102	12 210	12	
Public acute writting 1,581										
Multipaca Development Earlie 121 121 121 121 122 123 123 124					73					
Information Construction 172 172 173 174 175 1			331						0	
Consolidated data Cons				172	0				0	
Consolidated data Consol		Institutions			2,120					
Consolidated data Consolidated data Consolidated data End (all 100 100 100 100 100 100 100 100 100 1		Corporates	18,059	5,644	5,446		17,281	4,843	4,678	
Consolidated data Consolidated data Cons			0	0	0		0	0	0	
Score to machine in immunication around the amounts 0 0 0 0 0 0 0 0 0			0	0	0		0	0	0	
Section Sect	Consolidated data		0	0	0		0	0	0	
Encourage in detail 1	CONSONIGATED GATE		9	0	0		0		0	
These associated with surface(arthr halo risks) 25 25 25 25 25 25 25 2			34	U					0	
Covered Boards			29	26	20	,	26	20	20	
Calmins and composites with a ST craft assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				1628						
Conference and control and con			0	0	0		0	1,574	0	
Other exposures 124 124 124 214 214 214			0	0	0		0	0	0	
		Equity	1	1	2		1	1	2	
Standardised Total 2 45,451 32,403 8,171 9 40,026 27,081 7,192 10				124						
		Standardised Total ²	45,451	32,403	8,171	9	40,026	27,081	7,192	10

** Contract accounts usual consumer values in recognition contract and account of various contract counts on the contract and account of various contract and account of various contract and account of various contract and accounts on account of various contract accounts on account of various contract accounts on account on a various contract accounts on a variou

	(*) Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty										
				Standardised A	pproach						
		As of 30/09/	2022			As of 31;	12/2022				
(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 and provisions ²			
Central governments or central season. Residucation communities to facult attentities Public season entities Public season entities Institution Institution Institution Institution Communities Residucin Institution I	14,525 220 244 349 3,222 20 0 0 0 0 0 183 183	14,520 326 526 0 0 155 428 0 0 0 0 0 0 0 183 3 0 0 183 183	0 0 0 0 0 99 435 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	11,003 323 579 0 0 127 3,165 0 0 0 0 0 0 112 0 0 0 0 0 0 0 0 0 0 0	11,063 337 502 0 0 127 400 0 0 0 0 0 0 0 0 122 0 0 0 0 0 0 0 0 0	0 0 0 0 0 33 405 0 0 0 0 0 0 0 0 0 0	0			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31/	12/2022			
	(min EUR. %)	Original Exposure ^s	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		
LUXEMBOURG	Control of commences or Control of Section 16 or Control Administration of Control of Section 16 or Control Administration of Control of Section 16 or Control Control of Control of Section 16 or Control Control of Control	119 0 0 0 150 5,94 0 0 0 0 0 0	121 0 0 0 0 150 1,314 0 0 0 0 0 0 0	0 0 0 34 1,319 0 0 0 0 0	1	123 0 0 0 0 166 6,077 0 0 0 0 1 1	12S 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 37 1,094 0 0 0 0 0 0			
	Chandar Cond Total										

		(a) to be these adjustments and provinces per Country or Counterperly exclusive under our adjustments described upon the adjustments.									
					Standardised A	pproach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure ^t	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		
FRANCE	Control on commentary control have been seen as a control of the seen a	0 .00 .00 0 .1,741 .000 0 0 0 0 0 0	77 () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 709 0 1,394 0 0 0 0 0 0	83 0 709 0 0 1.215 5322 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardiend Total ²				0						

		(a) the same adjustment and promising per contract or contract or account and a contract of the contract of th										
					Standardised A	proach						
			As of 30/09/	2022			As of 31,	12/2022				
		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			
	(min EUR, %)	236	236			137	137					
	Central governments or central banks Regional governments or local authorities	236 50	236 50	90		137	137	20				
	Public sector entities	29	29	23		24	24	19				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	432	412	257		537	517 548	355				
	Corporates of which: SME	2,163	699	701		1,880	548	553				
	or which: SME Retail		0	0								
	of which: SME	, i	0	0		0		0				
ITALY	Secured by mortgages on immovable property	o	0	0		0	ō	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	6	5	6	1	6	4	5	2			
1	Items associated with particularly high risk Covered bonds	0	0			0	0					
	Claims on institutions and corporates with a ST credit assessment	, a	0	0		0		0				
1	Collective investments undertakings (CIU)	i	ů o	l ő		ŏ	ŏ	l ő				
1	Equity	0	0	0		0	ō	0				
1	Other exposures	0	0	0		0		0				
	Standardised Total ²				1				2			

**Channel excours: untile bosours value, is recorded before taken into account are effect due to credit convenion factors or credit risk initiation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures but includes general credit risk adjustments.



EBA LANGE Transparency Exercise Credit Risk - Standardised Approach USS Europe SE

	uns curope sc											
					Standardised Ap	proach						
			As of 30/09/	2022			As of 31	/12/2022				
	41.00.00	Original Exposure ^s	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			
SWITZERLAND	Control of	0 0 0 0 1,524 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,440 0 0 0 0 0 0 0	0 0 0 0 2200 444 0 0 0 0 0 0	0	0 0 0 1,933 225 0 0 0 0 0 0 0 0	0 0 1,770 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 312 20 0 0 0 0 0 0 0				
		(ii) Original exposure unlike Funnsure valu	a is reproted before taking in	n arment any effort rise to me	elt consenion factors or coult o	ide mitination techniques (e.n. s	shottedion afforts)					

					Standardised A	pproach					
			As of 30/09	2022			As of 31	/12/2022			
	(mb Fill %).	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		
SPAIN	Control oversements or control hashes Residual conversations for lead substrations Public sector entities Public sector entities Institutions Instituti	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 573 77 77 0 0 0 0 0	0 0 0 0 286- 81 10 0 0 0 0 1 1 0 0 0	0	2 0 0 0 0 0 766 145 0 0 0 0 0 0 0	2 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 257 59 0 0 0 1 1 0 0			
	Standardised Total ²				0						

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31	/12/2022	
	(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 and provisions ²
UNITED STATES	Central concentration of central station Residual concentration below attended Residual concentration below attended Residual concentration below attended Residual concentration Residual concen	950 0 0 0 333 332 332 0 0 0 0 0 0 0 0 0 0	90 0 0 0 0 3192 302 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 89 302 0 0 0 0 338 0 0 0	0	301 0 0 0 376 308 0 0 0 0 0 25 0 0	301 0 0 0 0 376 277 277 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 119 277 0 0 0 0 33 0 0 0 0	
	Standardised Total ²				0				0

O' Onland excess. utilise bosours value is recorded before takins rise account any effect due to credit comention factors or credit risk enhancion tedrelosaes (e.g. substitution effectal).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitazion exposures but includes general oradit risk adjustments.

					Standardised Ap	proach			
			As of 30/09/	2022			As of 31;	12/2022	
		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 ar provisions ²
	(min EUR, %)								
CANADA	Central concernments or control abants Audit cautor entirely Multilatural Development Banks Germander Germande	0 22 0 0 69 36 0 0 0 0 0 0 0 0 0	23 0 0 26 26 0 0 0 0 0 0 0	0 5 0 14 26 0 0 0 0 0 0 0 0 0 0		49 49 39 33 30 0 0 0 0 782 782	0 49 0 0 39 23 23 0 0 0 0 0 0 0 0	0 10 0 8 23 23 0 0 0 0 0 0 0 0 0	
	Equity Other exposures Standardised Total ²	0	0	0		0	0	0	

Standardised Approach As of 30/09/2022 As of 31/12/2022													
Coliginal Exposure* Exposure Value* Risk exposure amount Value influsionates and providings* Exposure Value* Risk exposure amount Value influsionates and providings* Exposure Value* Risk exposure amount Value influsionates and providings* Coliginal Exposure* Coliginal Exposure* Coliginal Exposure* Value* Risk exposure amount Value influsionates and providings* Coliginal Exposure* Coliginal Exposure*						Standardised A	pproach						
Companies Explainers Companies Explainers Companies Explainers Companies Explainers Companies Explainers Companies Companies Explainers Companies Companies				As of 30/09/	2022			As of 31,	12/2022				
Combination or central Basins 22 22 5 5 29 20 6 6 7 7 7 7 7 7 7 7			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			
Make													
	UNITED KINGDOM	Residuati consumentar or local authoritica Relative sector entities Relative sector entities International Oreanizations International International International Oreanizations International Interna			0 0 24 241 0 0 0 0 0 0 0	0	29 0 0 124 401 6 0 6 0 6 0 6 0 6 0 6 0 6 0		0 0 0 3 1999 0 0 0 0 0 0	·			
Standardised Total ²				0	0	0	0			0			

		** Contrain exposure, unione posturery value, a reconstruction search area account any enter our so cream convenient seatons or cream resources in construction search as a construction search and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31	12/2022			
		Original Exposure ^t	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		
NORWAY	Could be convenient to considerable (Mr. %) Could be convenient to the all substitute Public excitor entition Public excitor entition Compress Compress	1488 77 - 0 0 0 0 329 329 329 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1488 771 70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 0 0 0 9 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	181 62 0 0 78 17 7 0 0 0 0 286 6 0	1811 622 0 0 0 0 788 115 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
1	Standardised Total ²				0				0		

		Standardised Approach										
			As of 31,	03/2023			As of 30/	06/2023				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	12,721	12,822	86		13,795	13.867	114				
	Regional governments or local authorities	448	462	102		403	403	113				
	Public sector entities	1,166 1,087 35 937 872 61										
	Multilateral Development Banks	272	272	0		170	170	0				
	International Organisations	150	150	0		359	359	0				
	Institutions	5,958	5,477	1,769		6,280	5,093	1,694				
	Corporates	17,599	4,698	4,604		18,741	5,242	5,093				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Consolidated data	of which: SME	0	0	0		0	0	0				
COI ISOIIdated data	Secured by mortoages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	16	6	9	10	17	5	6	1			
	Items associated with particularly high risk	25	25	38		25	25	38				
	Covered bonds	1,464	1,464	236		1,582	1,582	253				
	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakines (CIU) Equity	ů,		2				2				
	Other exposures	186	186	185		312	312	293				
	Other excosures Standardised Total ²	40.005	26,649	7.065	10	42.623	27.930	7,666	1			
	Standardised rotal	(1) Original exposure, unlike Ex							· · ·			

		Standardised Approach									
			As of 31,	03/2023			As of 30/	06/2023			
	(min BUR. %)	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	11,843	11,843	61		12,259	12,259	63			
	Regional governments or local authorities	326	340	62		230	230	64			
	Public sector entities	562	484			555	490	0			
	Multilateral Development Banks International Organisations	0				0		0			
	International Organisations Institutions	116	116	38		107	107	26			
	Corporates	3.344	445	451		3.631	451	454			
	of which: SME	0				0		0			
	Retail	ō	ō	i i		ō	ō	0			
	of which: SME	0	0	0		0	0	0			
GERMANY	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	190	190	21		194	194	21			
	Claims on institutions and corporates with a ST credit assessment	0				0		0			
	Collective investments undertakings (CIU)			0				0			
	Equity Other exposures	186	186	185		312	312	293			
	Other exposures Standardised Total ²	100	100	103		312	312	293			

U)

(1) Original exposure, utilité Exposure value, is reported before taking into account any effect due to credit coversion factors or credit niuk mitigation tuchniques (e.g. substitution effects).

(2) Total value adjustments and provisione per country of countrying excludes those for securitation exposures but includes general credit nik adjustments.

		(2) Total Value augustinents an							
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
		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 and provisions ²
LUXEMBOURG	Control Construction Control C	11S 0 0 0 0 0 0 1177 6,178 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	117 0 0 0 117 885 0 0 0 0 0 0	0 0 0 0 33 890 0 0 0 0 0	1	109 0 0 2588 6,200 0 0 0 1 1 1 0 0	111 0 0 0 0 0 106 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 927 927 0 0 0 0 0	
	Other exposures Standardised Total ²	0		0	1			0	

		.,			LUI DIRECTI ESPORATES DEL TICOL				
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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
FRANCE	Central documental or central bases Pallis existe entire and anti-order Pallis existe entire and authorities International Oranization Internation	140 0 457 0 0 1,340 70 0 0 0 0 1 1	170 0 457 0 0 1,275 610 0 0 0 0 1 1	0 0 0 433 444 40 0 0 0 0 0 0 0		125 0 89 0 0 1,578 804 0 0 0 0 0 0 0 0	1555 0 89 0 0 1,5345 6286 0 0 0 0 1 1	0 0 0 0 0 0 3455 443 0 0 0 0 0 0	
	Other exposures Standardized Total ²	0	0			0		0	

		(2) Total value adjustments and provisions per country of constrainty excitods those for excentisation exposures but modes general credit risk adjustments. Standardised Approach											
					Standardise	ed Approach							
			As of 31,	03/2023			As of 30,	06/2023					
		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 and provisions ²				
	(min BJR, %) Central governments or central banks	144	144			134	134	0					
	Regional governments or local authorities	20	20	20		18	18	18					
	Public sector entities	21	21	15		16	16	13					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	413	393	293		240	220	180					
	Corporates	2,070	684	687		2,057	551	553					
	of which: SME	0	0	0		0	0	0					
	Retail	0				0	0	0					
ITALY	of which: SME	0		0									
	Secured by mortgages on immovable property of which: SMF	0	0	0		0		0					
	Exposures in default	6	4	Š	2	6	2	,					
	Items associated with particularly high risk	0	i	0	_	n n		i i					
	Covered bonds	0	0	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					
	Equity	0	0	0		0	0	0					
	Other exposures	0	0			0		0					
	Standardised Total ²				2								

2 (2) Original exposure, utilitie Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach UBS Europe SE

	OBS EUrope SE								
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
	(min BJR, %)	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 and provisions ²
SWITZERLAND	Control governments or control abands septimal government or robot attentions supplicated government abands reductions the underself being reductions the underself being reductions of control abands reductions of school SE standards of school	0 0 0 0 1.75% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,578 74 0 0 0 0 0 0	0 0 0 0 229 74 0 0 0 0 0 0	0	0 0 0 1.7086 2022 0 0 0 0 0 0 0	0 0 0 9556 64 0 0 0 0 0	0 0 0 348 64 65 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effec	t due to credit convenion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects	Δ.	

		(2) Total value adjustments as	na provisions per country or col	interparty excludes those for s	ecuntrisation exposums but indu	ses general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min RIE %).	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	Control occurrence for control sealed Resistand occurrence for the Control of Control Public sector entities Public sector entities Institutions Instit	441 0 0 0 0 522 185 0 0 0 0 0 1 1 0 0 0	440 0 0 0 0 340 777 0 0 0 0 1 1 0 0 0	0 0 0 0 0 170 90 0 0 0 0 0		120 0 0 0 0 581 364 0 0 0 0 0	120 0 0 0 0 0 399 116 0 0 0 0 0 0	0 0 0 0 199 132 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(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
UNITED STATES	Contra Communicator or contral sandor Polific section refined and particular Hallitation Development Earlik Hallitation Development Earlik Hallitation Communication Generalization Genera	90 0 0 0 365 275 0 0 0 0 0 25	90 0 0 0 0 365 252 0 0 0 0 0 25 25 0 0 0 0 0 0 0 0 0	0 0 0 0 117 288 0 0 0 0 0 0 3 3 3 0 0		177 0 0 0 127 389 0 0 0 0 25 0 0	177 0 0 0 0 0 327 360 0 0 0 0 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 101 360 0 0 0 0 38 38 0 0	0
	Other exposures Standardised Total ²	0	0		0	0	0	0	0

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		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
	(min BJR, %)								
CANADA	Central outerments or central habits Residual overments or local authorities Public social entitles Public social entitles Tentral forestations Tentr	0 0 23 0 0 89 25 0 0	0 23 0 0 89 0 0	0 5 0 0 18 0 0		0 0 23 0 0 100 41 0 0	0 23 0 0 1000 24 0	0 5 0 20 24 0	
CHADA	Secure for mentance on immovable reserver of which: "Diff. There associated with particularly high risk There associated with particularly high risk Claims on institutions and corporates with a 5T oraft assessment Claims on institutions and corporates with a 5T oraft assessment Collective investment undertakens (CIU) Economic Collective investment under a collective investment un	0 0 0 717 0 0	0 0 0 717 0 0	0 0 0 143 0 0	0	0 0 0 717 0 0 0	0 0 0 717 0 0	0 0 0 143 0 0	

		(2) Total value adjustments an	d provisions per country of co	interparty excludes those for se	curitisation exposures but indu	des general credit risk adjustme	nts.								
					Standardise	ed Approach									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²						
	(min BUR, %) Central governments or central banks	18	18	0		18	18	0							
	Regional governments or local authorities	0	0	0		0	0	0							
	Public sector entities Multilateral Development Banks	0		0			0								
	International Organisations	0		0		ů ů	0	o o							
	Institutions	202	202	4		209	209	4							
	Corporates	403	176	181		588	235	241							
	of which: SME	0	0	0		0	0	0							
	Retail of which: SME	0		0		0	0	0							
UNITED KINGDOM	Secured by mortgages on immovable property	i i	i i	ō		ō	0	i o							
	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							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				SS	55	11							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0	0							
	Equity	o o	o o	ŏ		ő	ő	i o							
	Other exposures	0	0	0		0	0	0							
	Standardiced Total ²				0										

		(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for se	ecuntisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardisc	d Approach			
			As of 31)	03/2023			As of 30	/06/2023	
		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 as provisions ²
NORWAY	Could be conveniented to control be control to the Could be control to b	120 90 0 0 0 49 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120 99 0 0 0 0 49 13 0 0 0 0 0 0 0 0 0 0 0 2 0 0 0 0 0 0 0	0 18 0 0 0 12 13 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		362 98 98 90 90 90 90 90 90 90 90 90 90 90 90 90	362 98 0 0 0 22 53 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 5 53 0 0 0 0 2 2 2 2 0	
	Standardised Total ²		-	-	0				



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	/12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	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		

⁽¹⁾ 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

							IRB Ap	proach					
				As of 31,	/03/2023					As of 30	/06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	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		

⁽¹⁾ 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.



General governments exposures by country of the counterparty

							UBS Europe SE							
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	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 [Austria	15:	8 38 0 0 0 0 0 0 0 0	0 0 0 0 0			0 38 0 0 0 0 0	((((((0 0 120 0 0 0	0 0 1 0 0 15	0 0 98 0 0 83 181	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0					0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M [Bulgaria													
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0	((((((0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Total	Estonia						, and the second			·		·		



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			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	
[0 - 3M [Finland	10 6 6 24 20 6	10 0 0 0 0 0 1 24 0 0 0 3 3	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((10 0 0 0 0 24 0 0 33	9 3 0 0 0 23 35	685 20 0 0 0 0 0 66 771	12 5 0 0 1 0 2 2	655 110 0 5 12 0 96	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [France	532 117 118 56 26 28 795 9	18 18 56 56 26 28 28	0 5 52 0 40 26 28 150	0 0 0 0 0	(((((((((((((((((((233 12 0 0 17 17 0 0 0	113 0 0 0 0 0 0	2,390 36 1 0 8 0	0 0 75 0 21 0	59 0 136 36 75 0 270	0 0 0 0 0		0 0 0 0 0 0 0 0
To - 3M	Germany	87 44 6 133 104 45 4 45	0	0 4 6 3 11 24 0	0 0 0 0 0 0		0 42 0 58 93 25 0 219	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 4	0 0 0 0 0 0 25 25	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M	Croatia													
[0 - 3M [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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Hungary													
[0 - 3M [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 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Italy	77 6 88 12 165 65 6	65	0 0 85 12 119 65 0 281	0	((((((((((((((((((((77 0 0 0 0 0 0 0 0 0 77	0 0 0 13 0 77 20	0 0 0 38 0 94	0 0 0 0 0 0 79 79	0 0 0 0 0 0 500	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M	Latvia													



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
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 [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 0	0 0 0 15 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	000000000000000000000000000000000000000	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 - 3M	Maita													
To - 3M	Netherlands		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Poland			·			,	·		·		·		
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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	Romania	U		U	U	U	v	v	0	U	U			
Total	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min-Eoky)				Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance si	neet exposures	
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 [Spain	0 0 0 0 0 0 9	0 0 0 0 0 0 9	0 0 0 0 0 0 9	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M [13M - 1Y f 11Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	33 1 7 0 0 0	2,080 47 7 177 0 0 0 0 0 2,304	20 7 9 0 0 0 3	651 280 187 0 0 0	0 0 0 0	0	95
0 - 3M 1 1 1 1 1 1 1 1 1	United Kingdom								-					
0 - 3M	Iceland													
10 - 3M	Liechtenstein													
[0 - 3M [Norway	4 18 10 0 32 20 0	4 18 10 0 32 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	4 0 0 0 32 0 0 0	0 0 0 3 3	0 0 0 0 31 0 0	0 7 0 0 0	0 0 122 0 0 0 0	0 0 0 0	0	12
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more Total	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total Tota	Canada	0 0 0 49 0 0	0 0 0 0 49 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 23 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	10
0 - 3M 13M - 14Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Hong Kong	2	,							·				



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial		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	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	
0 - 3M 1 1 1 1 1 1 1 1 1	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	0 0 0 301 0 0 30	0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more	Middle East	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

LIBS Europe SE

							OBS Europe SE							
							As of 31/12/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	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 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 amoun
[0 - 3M [Africa													
[0 - 3M [Others	233	0 0 46 5 3 3 23 165 5 165 1 1 1 1 1 1 1 1 1 1 1 1 1 1 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 32 0 0 0 0 0	0 0 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	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	Austria	91	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0	((((((0 0 120 0 0 0	0 0 1 0 0 0 22 23	0 0 98 0 0 83 181	0 0 0 0 0		
[0 - 3M [Belgium	4444	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria	-												
Total [0 - 3M [3 M - 1 Y [1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 26 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	ò	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[0 - 3M 1 1 1 1 1 1 1 1 1	Finland	54 55 56	6 0 0 0 54 0 0	0 0 0 0 0 0	0 0 0 0 0		6 0 0 0 0 43 43 0 0	5 1 0 0 0 1 12	1.367 20 0 0 0 0 0	8 9 0 0 0 0		0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M [France	87 0 0 1 7 7 153 6 1 2 2 402	61	0 0 1 0 53 11 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		87 0 0 16 0 0 0	8 0 0 0 0 0	797 0 0 0 0 0 0	13 9 71 0 69 24 0	1,343 272 136 0 457 75	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To - 3M	Germany	25 26 26 14 183 233 2	0 29 261 142 182 239	0 1 6 1 3 104 2 117	0 0 0 0		0 28 227 111 101 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 25	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Croatia	054	334				303	·				·		
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 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [Hungary													
[0 - 3M [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 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Italy	14 6 13 74 10 217 8 45	10 217 8	0 0 60 74 10 217 8 370	0		14 0 77 0 0 0 0 0 0 9	0 0 0 12 0 0 0 11 23	0 0 32 0 0 94	0 0 0 0 0 0 21 21	0 0 0 0 0 0 100	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[0 - 3M	Latvia													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	_
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Nestural Platerity	County / Region	derivative financial assets	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	
[0 - 3M [Lithuania													
10Y - more	Luxembourg	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		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 - 3M	Malta													
[0 - 3M [Netherlands	55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Poland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Portugal			0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Romania													
10Y - more	Slovakia													
To - 3M	Slovenia													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance si	neet exposures	
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 [Spain	0 0 0 9 9 0 24 5 127	0 0 0 9 0 24 5	0 0 0 0 2 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
Total [0 - 3M [13M - 1Y f 11Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more Total	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 3 0 0 0	913 505 149 0 0 0	9 4 2 0 0 0	398 148 192 0 0 0 0 0 738	0 0 0 0	0	67
Total Tota	United Kingdom	·	·		·		·		2/300		750	·		
Total	Iceland													
Total Tota	Liechtenstein													
Total Tota	Norway	56 0 0 32 0	56 0 0 0 32 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	56 0 0 0 32 0 0	4 0 0 3 0 0	604 0 61 30 0 0	42 5 1 0 0 0 48	2.061 452 61 0 0 0 2.573	0 0 0 0 0	000000000000000000000000000000000000000	20
0 - 3M 1 - 3M	Australia	09 54 0 0 0	0 0 54 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	20
Total Tota	Canada	94 0 0 15 7 0 0	0 0 0 0 15 7 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 15 7 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total	Hong Kong		2		·					·		·		,



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial		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	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	
0 - 3M 1 1 1 1 1 1 1 1 1	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	0 0 0 177 0 0 177	0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 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 [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
10 - 3M	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0-3M[f3M-1Y f1Y-2Y f2Y-3Y f3Y-5Y f5Y-10Y f10Y-more	Middle East		000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

LIBS Europe SE

							OBS Europe SE							
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n 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 amour
[0 - 3M [Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	1: 22: 11: 34	14 14 0 0 0 0 0 0 0 0 1 1 221 112 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 apprepate "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). Irrespective of the denomination and or accounting classification of the positions the conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (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 nGAMP

Performing and non-performing exposures

UBS Europe SE

									UBS EU	Tope 3L								
				A	ks of 30/09/2022									As of 31/12/2022				
		Gross o	carrying amount/ Nominal amo	ount		Accumulated imp	airment, accumulated n It risk and provisions ⁴	egative changes in fair	Collaterals and		Gross car	rrying amount/ Nomina	amount		Accumulated impa value due to credi	irment, accumulated ne t risk and provisions ⁴	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		hich non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		of which non-performin	o'	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
		and <=90 days	Oil	f which: defaulted O	of which Stage 31	exposites		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Сфили		Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	16,38									12,389								
Debt securities (including at amortised cost and fair value)	4,56				۰				1	4,592	۰				ا ،			, 1
Central banks	4,50					0			1	4,552		0			ı ,			, ,
General governments	1,75				0	0	0			1.941								
Credit institutions	2,58									2.414								
Other financial corporations	23		0	0	0	0	0			237	0	0		0 0	0			
Non-financial corporations		0	0	0	0	0	0		0	0	0	0		0	0	0	0	
Loans and advances(including at amortised cost and fair value)	17,01	0	16	16	16	1	9	9	6	13,014		15	1	5 15	1	9	9	5
Central banks	10				0	0				24								i .
Cartes Surva		1		· ·	· ·				1		Ů				Ĭ	Ü	Ü	ı 1
General governments	26	0 0	0	0	0	0	0		0	90	0	0		0 0	0	0	0	
																		ı l
Credit institutions	9,85	4 0	0	0	0	0	0		0	7,022	0	0		0 0	0	0	0	۰
																		ı
Other financial corporations	3,49	0	0	0	0	0	0	0	0	3,070	0	0		0	1	0	0	۰
																		ı
Non-financial corporations	1,15	2 0	8	8	8	0	6	6	1	975	0	8		8 8	0	6	6	1 1
																		ı
of which: small and medium-sized enterprises		0	u u		0	0	0		1	U		0			٥	0	0	ı °
of which: Loans collateralised by commercial immovable property					0	0												i .
о много дона сонашнава оу сантаган инпочине доригу		1		· ·	· ·				1	,	Ů				Ĭ	Ü	Ü	ı 1
Households	1.93	, ,	8	8	8	1	2		s	1.832		7		7		3	3	4
	***																	ı
of which: Loans collateralised by residential immovable property	15	5 0	1	1	1	0	0		1	146	0	0		0	0	0	0	
									1									ı
of which: Credit for consumption		0	0	0	0	0	0	0	0	0	0	0		0	٥	0	0	۰
DEBT INSTRUMENTS other than HFT	37,96		16	16	16	2	9	,	6	29,995		15	1	5 15	2	9	9	5
						_						_						
OFF-BALANCE SHEET EXPOSURES	11,45		1 1	1	1	•	1	1	°	11,463		1		1	°	1	1	ı °l

They the definition of constructions construct all assets to MAID of Indiation (ID 18s 55/221) EXES.

The property of the construction of the cons

Performing and non-performing exposures UBS Europe SE

				As of 31/03/2023			As of 30/06/2023												
		Gross carrying an	nount/ Nominal amount		Accumulated imp	pairment, accumulated negative changes in fair dit risk and provisions ⁸	Collaterals and		Gross co	arrying amount/ Nominal amount		Accumulated imp	egative changes in fair	Collaterals and					
	but past due >30 days and <=90 days	due >30 days		On non-performing exposures ² exposures ²		financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		financial guarantees received on non- performing exposures					
(min EUR.)		and C=90 days	Of which: defaulter	Of which Stage 3 ⁸		Of which Stage 3 ⁵			and <=90 days	Of which: defaulte	Of which Stage 3 ⁸			Of which Stage 3 ⁸					
Cash balances at central banks and other demand deposits	13,156							13,766					0	0					
Debt securities (including at amortised cost and fair value)	3,690		0		0	0		4,101	. 0	0			0	0	0				
Central banks		0	0	0 0			0		0	0	0 0		0	0	0				
General governments	1,692	0	0	0 0	0	0	0	2,188	в 0	0	0 0	0	0	0	0				
Credit institutions	1,656	s 0	0	0 0			0	1,567	7 0	0	0 0		0	0	0				
Other financial corporations	340		0	0 0				346	6 0	0	0 0	0	0	0	0				
Non-financial corporations		0	0	0 0		0	0		0	o	0 0	0	0	0	0				
Loans and advances(including at amortised cost and fair value)	17,445		15	15 15	1	9 9	6	15,854	. 0	16	16 16	1	9	9	6				
Central banks	24							63	3	0					0				
Central General		1			1			-	1		i .				Ĭ				
General governments	74	0	0	0 0		0	0	163	3 0	o	0 0	0	0	0	0				
Credit institutions	11,533	0	0	0 0	0	0	0	10,268	в 0	0	0 0	0	0	0	0				
Other financial corporations	3,100	2 0	0	0 0	0	0	0	2,530	0	0	0 0	0	0	0	0				
Non-financial corporations	933	0	8	8 8	0	6	2	1,128	0	8	8 8	0	6	6	2				
of which: small and medium-sized enterprises		0	0	0	0	9	0		0	0	0	0	0	0	0				
								_				_	_	_					
of which: Loans collateralised by commercial immovable property	3		o .		۰	1		3		0		٥	0	0	0				
Households	1.779		~		l .			1.712		-			,						
Households	1,775	1	1	1		1	1	1,712	1	1	1 '		,	,	1				
of which: Loans collateralised by residential immovable property	130							136											
oy reasonal minovate property		1		1	ĺ	1 1	1	13,]		1	1			Ĭ				
of which: Credit for consumption		0	0							0	0 0		0	0	0				
					1														
DEBT INSTRUMENTS other than HFT	34,292		15	15 15	1	9 9	6	33,721		16	16 16	1	9	9	6				
OFF-BALANCE SHEET EXPOSURES	11,882		1	1 1	1	1 :	0	12,558	3	1	1 1	1	1	1	0				



Forborne exposures

			As of 30/	09/2022		As of 31/12/2022									
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin- received on e forbearanc	xposures with		ying amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	nanges in fair edit risk and exposures with		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	o	0	0	o	0	0	0	0			
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)	2	2	0	0	2	2	1	1	0	0	1	1			
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	0	0	0	0	0	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0				
Households	2	2	0	0	2	2	1	1	0	0	1	1			
DEBT INSTRUMENTS other than HFT	2	2	0	0	2		1	1	0	0	1				
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 $^{\it 3}$	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

⁽a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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

UBS Europe SE

			As of 31/	03/2023			As of 30/06/2023									
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with				
(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	О	0	0	0	0	0	0	0	0	0				
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)	1	1	0	0	1	1	1	1	0	0	1	1				
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	0	0	0	0	0	0	0	0	0	0	0	0				
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0					
Households	1	1	0	0	1	1	1	1	0	0	1	1				
DEBT INSTRUMENTS other than HFT	1	1	0	0	1		1	1	0	0	1					
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-TTS 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 compliments are enverally reported with a positive sign.

commitments 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.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading UBS Europe SE

Ī			AS OF 3	0/09/2022					AS 01 3	1/12/2022					AS OF 3	1/03/2023					AS OF 3U	/06/2023					
	Gross carrying amount					Accumulated	Gross car	rying amount				Accumulated	Gross can	rying amount				Accumulated	Gross carrying amount					Accumulated			
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative		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		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		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative			
A Agriculture, forestry and fishing	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	10	0	0	10	0	0			
B Mining and guarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	10	0	0			
C Manufacturing	72	0	0	72	0	0	67	0	0	67	0	0	70	0	0	70	0	0	62	0	0	62	0	0			
D Electricity, gas, steam and air conditioning supply	20	0	0	20	0	0	7	0	0	7	0	0	3	0	0	3	0	0	1	0	0	1	0	0			
E 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			
F Construction	20	0	0	20	0	0	18	0	0	18	0	0	18	0	0	18	0	0	18	0	0	18	0	0			
G Wholesale and retail trade	44	0	0	44	0	0	41	0	0	41	0	0	49	0	0	49	0	0	55	0	0	55	0	0			
H Transport and storage	1	0	0	1	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	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0			
3 Information and communication	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0			
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0			
L Real estate activities	151	3	3	151	1	0	150	3	3	150	1	0	123	3	3	123	1	0	117	3	3	117	1	0			
M Professional, scientific and technical activities	163	0	0	163	0	0	158	0	0	158	0	0	161	0	0	161	0	0	346	0	0	346	0	0			
N Administrative and support service activities	458	5	5	458	5	0	331	5	5	331	5	0	305	5	5	305	5	0	271	5	5	271	5	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	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0			
Q Human health services and social work activities	8	0	0	8	0	0	5	0	0	5	0	0	6	0	0	6	0	0	5	0	0	5	0	0			
R Arts, entertainment and recreation	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0			
S Other services	192	ō	0	192	0	ō	176	0	0	176	0	0	177	0	0	177	0	0	221	0	0	221	0	0			
Loans and advances	1 152		9	1 152	- 6	0	975			975	6	0	933	9	9	977	6	0	1 129			1 129	6	0			

⁽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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.