

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,651	2,625	2,619	2,740	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	2,651	2,625	2,619	2,740	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,251	3,225	3,219	3,340	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	3,251	3,225	3,219	3,340	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,251	3,225	3,219	3,340	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	3,251	3,225	3,219	3,340	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	12,247	12,382	12,645	12,423	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	12,247	12,382	12,645	12,423	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	21.65%	21.20%	20.72%	22.05%	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	21.65%	21.20%	20.72%	22.05%	(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	26.55%	26.05%	25.46%	26.88%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.55%	26.05%	25.46%	26.88%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	26.55%	26.05%	25.46%	26.88%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	26.55%	26.05%	25.46%	26.88%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	47,314	45,079	48,797	50,630	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	6.87%	7.16%	6.60%	6.60%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,251	3,225	3,219	3,340	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	3,251	3,225	3,219	3,340	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	47,314	45,079	48,797	50,630	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	47,314	45,079	48,797	50,630	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.87%	7.16%	6.60%	6.60%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.87%	7.16%	6.60%	6.60%	[A.2]/[B.2]	

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		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(9999) EUR, %) OWN FUNDS	3,251	3,225	3,219	3,340	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,651	2,625	2,619	2,740	C 01.00 (10020,c0010)	Article 50 of CER
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	770	770	770	770	C 01.00 (+0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	701	689	674	770	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-176	-147	-148	-144	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves	1,961	1,961	1,961	1,961	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (x0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0220,c0010)	Artische B4 of CERR
	A.1.7	Adjustments to CET1 due to prudential filters	57	8	10	42	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-646	-647	-643	-653	C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-41	4	-4	-4	C 01.00 (r0370,c0010)	Asticles 36(1) point (c) and 36 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	-11	0	-1	-1	C 01.00 (0380,c0010)	Acticies 26(1) point (c), 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (0380,c0010)	Acticies 4(100), 36(1) point (e) and 41 of CRR
	A1.11	(-) Defined benefit pension fund assets		0		0	C 01.00 (0380,00010)	Acticism 4(104), 30(1) point (6) and 41 of CRR Acticism 4(122), 30(1) point (g) and 44 of CRR
	A1.12	(-) Reciprocal cross holdings in CET's Capital	0	0	0	0		
			0				C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 36(1) point (() of CRR Articles 4(16), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1 250% risk weight	0	0	0	0	C 01.00 (0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (0472,c0010)	point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (r0450,c0010)	Articles 3E(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0490,c0010)	Atticles 36(1) point (c) and 39; Articles 46(1) point (s) and 46(2) of CFR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 46(1) point (b); 48(1) to (2) and 78 of CRR
	A-1.18		0	0	0	0	C 01.00 (r0510,c0010)	Atticle 48 of CPR
	A.1.18A		-2	-2	-2	-2	C 01.00 (r0513,c0010)	Atticle 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A1.19		-4	-4	-3	-4	C 01.00 (r0524,c0010)	Afficie 3 CRR
	A1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.11.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 454 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Atticise 479 and 690 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Atticles 450 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 G1 of CRR
	A.2.1		600	600	600	600	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (±0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (+0500,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (19880,c0010) + C 01.00 (19880,c0010) + C 01.00 (19730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,251	3,225	3,219	3,340	C 01.00 (r0015,c0010)	Article 25 of CERR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRPR
	A4.1		0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 [#9910,c0010] \times C 01.00 [#9920,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9900,c0010] \times C 01.00 [#9950,c0010] \times C 01.00 [#9950,c0010] \times C 01.00 [#9970,c0010] \times C 01.00 [#9974,c0010] \times	
	A4.3		0	0	0	0	C 01.00 (98978,c0010) * C 01.00 (76978,c0010) * C 01.00 (98978,c0010) * C 01.00 (76909,c0010) * C 01.00 (9890,c0010) * C 01.00 (76909,c0010) *	
		TOTAL DICK CYDIGIDE AMOUNT					C 01.00 (r9960,c0010)	Articles 92/19: 95. 96 and 98 of CBB
OWN FUNDS REQUIREMENTS	8	Orachina EAPUSURE ARUUNI Orachina Tanariina si salustmante included	12,247	12,382	12,645	12,423	C 02.00 (0010,c0010) C 05.01 (0010,c0040)	Articles 90(3), 95, 96 and 96 of CRR
	B.1	Of which: Transitional adjustments included					C 05.01 (0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) TIER 1 CAPITAL RATIO (transitional period)	21.65%	21.20%	20.72%	22.05%	GA3 (3)	
Transitional period	C.2 C.3		26.55%	26.05%	25.46%	26.88%		
CET1 Capital	C.3 D	TOTAL CAPITAL RATIO (transitional period)	26.55%	26.05%	25.46%	26.88%	CA3 (5) [A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2-	•
Fully loaded CET1 RATIO (%)		COMMON EQUITY TIER 1 CAPITAL (bully loaded)	2,651	2,625	2,619	2,740	[A1-A1.13-A.1.21+MN[A.2+A1.13-A.2.2- A.2.4+MN[A4+A.2.2-A.4.3,0],0]]	
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (tully loaded)	21.65%	21.20%	20.72%	22.05%	[0.1)(9-0.1)	•
	F .	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,933	4,888	4,829	4,767	C02.00 (r0040, c0010) (-C07.00 (r0090, c0220, s001) - C07.00 (r0110, c0220, s001) - C07.00 (r0130, c0220, s001) - C08.01 (r0040, c0260, s001) - C08.01 (r0040, s001) -
Of which the standardised approach	4,933	4,888	4,829	4,767	C02.00 (n0060, c0010)-[C07.00 (n0090, c0220, s001) + C07.00 (n0110, c0220, s001)+ C07.00 (n0130, 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	C02.00 (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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,796	3,919	4,104	3,941	C 07.00 (n0090, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0280 s001) + C 08.01 (n0050, c0280, s001) + C 08.01 (n0080, c0280, s001) + C 08.01 (n0040, c0280, s002) + C 08.01 (n0050, c0280, s002,) + C 08.01 (n0080, c0280, s002) + C 02.00 (n0480, c0010)]
Credit valuation adjustment - CVA	629	686	710	704	C 02.00 (r0640, c0010)
Settlement risk	28	25	31	19	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)	698	700	806	859	C 02.00 (r0520, c0010)
Of which the standardised approach	698	700	806	859	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010.c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	2,163	2,163	2,163	2,133	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,163	2,163	2,163	2,133	C 92.00 (r0000, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (0610, 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	12,247	12,382	12,645	12,423	

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

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



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,146	1,660	536	1,069
Of which debt securities income	71	103	32	62
Of which loans and advances income	1,060	1,544	505	1,022
Interest expenses	1,124	1,632	542	1,105
(Of which deposits expenses)	1,074	1,573	529	1,072
(Of which debt securities issued expenses)	1	1	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	66	73	14	33
Net Fee and commission income	523	707	199	372
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	24	24	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	286	157	242	411
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-26	19	-17	-30
Gains or (-) losses from hedge accounting, net	2	3	0	-1
Exchange differences [gain or (-) loss], net	-83	77	-151	-213
Net other operating income /(expenses)	23	32	1	7
TOTAL OPERATING INCOME, NET	837	1,120	280	543
(Administrative expenses)	512	735	202	426
(Cash contributions to resolution funds and deposit guarantee schemes)	20	21	0	0
(Depreciation)	38	53	15	31
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	10	15	0	-7
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	10	15	0	-7
Of which pending legal issues and tax litigation ¹	0	12	0	0
Of which restructuring ¹	0	-2	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)	-1	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	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	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	257	296	64	93
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	192	213	22	43
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	192	213	22	43
Of which attributable to owners of the parent	192	213	22	43

⁽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 30/09/2023	:			As of 31	/12/2023			As of 31/0	03/2024			As of 30/0	6/2024		
		1	Fair value hierarch	y			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
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	12,085				12,604				10,684				11,154				IAS 1.54 (i)
Financial assets held for trading	16,661	3,642	12,777	242	16,494	3,893	12,274	327	15,975	4,851	10,806	319	15,213	5,454	9,421	338	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	3,486	635	2,676	175	2,020	462	1,360	199	5,117	401	4,523	192	6,759	425	6,124	209	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	16,470				14,596				14,676				14,343				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	11	0	11	0	8	0	8	0	7	0	7	0	7	0	7	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	1,181				1,259				1,412				1,471				-
TOTAL ASSETS	49,893				46,981				47,872				48,946				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 8	EUR)			As of 30/09/20	123				As of 31/12/2023					As of 31/03/2024							As of 30/06/2024					
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	ent ⁽²⁾	Gr	oss carrying amour		Accu	imulated impairm	ent ⁽²⁾	Gros	s carrying amount		Acc	ımulated impairme	ent ⁽²⁾	Gros	s carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 1 Assets without significant increase in credit risk since initial recognition			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	increase in credit	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Credit-impaired	Stage 1 Assets without significant increase in credir 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	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			References
Financial assets at fair value through other		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		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		2,317	0	0	0	0	0	2,266	0	0	0	0	0	2,234	0	0	0	0	0	2,153	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	14,145	0	18	-1	0	-9	12,316	0	25	-2	0	-9	12,433	0	19	-1	0	-9	12,182	0	19	-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.

^[8] 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)

(mar Lony					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	15,030	13,772	12,023	11,128	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	1,655	350	2,574	4,162	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	28,375	27,820	28,161	28,692	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\mathrm{t}}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	21	4	3	1	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	306	345	345	336	IAS 37.10; IAS 1.54(I)
Tax liabilities	52	61	86	80	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	405	542	587	547	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	45,844	42,894	43,779	44,946	IAS 1.9(b);IG 6
TOTAL EQUITY	4,049	4,087	4,093	4,000	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	49,893	46,981	47,872	48,946	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		13,196	12,783	11,125	9,990	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	577	401	417	716	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	1,278	592	485	423	Annex V.Part 1.31
	Central banks	35	30	7	24	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	82	126	101	44	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	9	10	10	10	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,255	8,973	12,316	14,152	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	2,538	2,080	3,282	2,517	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	10,035	10,515	9,888	10,524	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	7,515	7,655	7,445	7,867	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,284	3,624	3,809	3,195	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,515	1,464	1,620	1,439	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,801	4,433	4,115	4,230	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,038	2,922	2,677	2,656	Annex V.Part 1.42(f), 44(c)
Debt securities issued		17	30	41	207	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		521	441	458	478	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		45,081	41,946	42,761	43,983	



Market Risk UBS Europe SE

ĺ	SA					II II	м									IM						
			VaR (Memorano	lum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREMENT AND MIGR CAPITAL	TION RISK	ALL PRICE RIS	KS CAPITAL CHARGI		
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		E	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments Of which: General risk	524 509	481 468	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	509 15	468	0	0	0	0							Ů	0	0	0						
Equities	9	4	ō	0	0	0							0	0	0	0						
Of which: General risk	2	1	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	7 166	3 215	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	698	700	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	632	586	0	0	0	0							0	0	0	0						
Of which: General risk	619	572	0	0	0	0							0	0	0	0						
Of which: Specific risk	13	13	0	0	0	0							0	0	0	0						
Equities	4	5	0	0	0	0							0	0	0	0						
Of which: General risk	1	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	3 170	3 268	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	1/0	268	0	0	0	0							l i	0	0							
Total	806	859	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

ebal European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	323			As of 31/	12/2023	
		Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	11.995	12,005	107		12.074	12,145	54	
	Central dovernments or central banks Regional dovernments or local authorities	384	12,000	100		315	12,145	73	
	Public sector entities	200	935	50		900	830	51	
	Multilateral Development Banks	172	172			220	220		
	International Organisations	170	170			154	154		
	Institutions	5,390	4,812	1,571		5,540	4,771	1,559	
	Corporates	29,711	6,405	6,171		20,142	6,554	6,321	
	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	
Consolidated data	Secured by mortalisis on immovable property	0	0	0		0	0	0	
	of which: SME			10	12	25	14		
	Exposures in default	19 25	7 25	10	12	26 25	14 25	21 38	
	Items associated with particularly high risk	1570	1.570	251		1654	1.654	263	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	1,570	1,570	201		1,034	1,004	203	
	Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU)			0			0		
	Councer investments undertaionas (Cital	ĭ	1	2		1	1	2	
	Other exposures	366	365	347		367	367	343	
	Standardised Total 2	40,801	26.916	8.663	12	41.426	27,050	8,724	

		Standardised Approach									
			As of 30/09/2	123			As of 31/	12/2023			
	(minSUR, No.)	Original Exposure ^s	Exposure Value ¹	Pisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Cen	ntral sovernments or central banks	10,491	10,491	63		10,676	10,676	37			
Rest	sional sovernments or local authorities	232	232	64		193	193	37			
	blic sector entities	574	511	0		520	529				
	Stilateral Development Banks		9								
	ernational Organisations	105	105	27			0	23			
	ditutions	3,675	485	487		3,660	445	456			
	rperates of which: SME	2,075	440			2,000					
Reta		0	i	0			0				
	of which: SME		ė.				0				
	cured by mortgages on immovable property	0	0	0		0	0				
	of which: SME	0	0	0		0	0	0			
Expe	posures in defautt	0	0	0	0	0	0	0	0		
	ms associated with particularly high risk	0	0	0		0	0	0			
	vered bonds	209	209	24		274	274	32			
	aims on institutions and corporates with a ST credit assessment	0	۰	0		0	0				
	Exclive investments undertakings (CRU)	0	۰	0		0	0				
Eoul		366	100	347		367	367	343			
	ter exposures indurdised Total ²	366	366	347		367	367	343			

					Standardised Ap	proach			
			As of 30/09/2	123				12/2023	
	(min EUR, W.)	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	104	105	0		94	96	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	276	113	26		272	81	18	
	Corporates	5,535	885	892		6,320	1,054	1,057	
	of which: SME	0	0	0		0	0		
	Retail								
LUXEMBOURG	of which: SME								
	Secured by mortalales on immovable property								
	of which: SME			0	,		0		,
	Exposures in default								
	Items associated with particularly high risk Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CRII)								
	Equity			0			0		
	Other exposures								
	Standardised Total ²				1			·	1

			Standardised Approach								
			As of 30/09/2	023				12/2023			
	(minSUR-W)	Original Exposure ¹	Esposure Value	Flak exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	92	122	0		96	127	0			
	Resional sovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	130	130	0		70	70	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Ordanisations	0	0	0		٥	0	0			
	Institutions	1,633	1,568	387		1,514	1,450	353			
	Corporates	3,112	2,200	1,920		2,808	2,073	1,798			
	of which: SME	0					0				
	Retail of which: SME	9									
FRANCE	of which: SME Secured by mortificials on immovable property	0					0				
	of which: SME	, a									
	Exposures in default	ĭ	1	1		1	1	2			
	Items associated with particularly high risk			0			0				
	Covered bands					0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIUI)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

		(2) Total value adjustments and provisions per c	al value adjustments, and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	12/2023				
		Original Exposure ²	Original Exposure Exposure Value Exposure Value Fish exposure amount provisions provis					Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central governments or central banks Resistant converiments or local authorities Public sector entities Nutrition of Dovelnment Banks International Constitutions Institutions	212 17 13 0 0 238	212 17 13 0 0	0 17 11 0 0		117 15 15 0 0 258	117 15 15 0 0	0 15 12 0 0				
ITALY	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	1,909 0 0 0	605 0 0	607 0 0		1,821 0 0	736 0 0 0	729 0 0 0				
	of which: SME Exposures in default Stems associated with particularly high risk Covered bands	0 6 0	0 3 0	0 4 0	1	6	0 3 0	0 4 0				
	Claims on Institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) South Other exposures	0 0 0	0 0	0 0		0	0 0 0	0				
1	Standardised Total ²				1							

Credit Risk - Standardised Approach

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	12/2023		
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %) Central governments or central banks									
	Regional governments or local authorities	0		0			0			
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	1,184 208	868	357		1,100 235	621	282		
	Corporates of which: SME	208	72	72		216	74	74		
	OF WITE IT. SOME Retail	o o		0			0			
	of which: SME			0						
SWITZERLAND	Secured by mortalisies on immovable property	0		0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0		0	0		0	0	0	
	Items associated with particularly high risk	0						0		
	Covered bonds					· ·				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRR)	o o		0			0			
	Coulty Equity	0		0			0			
	Other exposures	0	0	0			0	0		
	Standardised Total ²									
Criginal exposure, scalar Exposure value, in reported before taking into account any effect due to credit convenion faction or credit nike miligates betchniques (e.g., substitution effects).										

			Standardised Approach								
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ¹	Exposure Value ⁴	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	(minSUR, %) Central everyments or central banks	316	318			310	310				
	Regional governments or local authorities	0	0	0			0				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	402	402	135		413	413	146			
	Corporates	361	312	312		326	292	292			
	of which: SME Retail	0					0				
	Retail of which: SME	0					0				
UNITED STATES	Secured by mortilates on immovable property	0		0			0				
	of which: SME			0			0				
	Exposures in default	0		0	0	0	0	0			
	Items associated with particularly high risk	25	25	38		25	25	38			
	Covered bands	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 (CIUI)	0	0	0		0	0	0			
	Equity	0		0			0				
	Other exposures	٥				۰		۰			
	Standardised Total ²				0						

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
	(minSUR, Nr)	Original Exposure ¹	Exposure Value ¹	fisk 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	0	0	0		0	0	0				
	Regional dovernments or local authorities	0	0	0		0	0	0				
	Public sector entities	23	23	5		23	23	5				
	Multitateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	144	164	29		314	314	63				
	Corporates	43	26	26		33	16	16				
	of which: SME						0					
	Retail						0					
CANADA	of which: SME	9										
	Secured by mortilailes on immovable property	9										
	of which: SME	9										
	Exposures in default Items associated with particularly high risk	, a			,							
	Covered bands	737	737	147		750	750	150				
	Claims on institutions and corporates with a ST credit assessment	, , ,	, , , ,					1.00				
	Collective investments undertakings (CRII)	,										
	Coulty Equity	,										
	Other exposures						0					
	Standardised Total											
	Statesirelises total											

					Standardised Ap	proach						
			As of 30/09/2	023				/12/2023				
	(min EUR, No.)	Original Exposure ¹	Exposure Velue 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	16	18	0		25	18					
	Regional governments or local authorities			0			0					
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	222	222	4		201	201	4				
	Corporates	564	175	181		531	166	172				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
UNITED KINGDOM	of which: SME	0	0	0		0	0	0				
ONTILD KINGDOM	Secured by mortstades on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0		0		4	4	6				
	Items associated with particularly high risk											
I	Covered bands	56	56	11		57	57	11				
I	Claims on institutions and corporates with a ST credit assessment											
	Collective investments undertakings (CRII)											
	Equity						0					
I	Other exposures .											
	Standardised Total ²											

		(2) rous case augustimics and promising in C	CONTRACTOR AND ADDRESS AND ADD								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31.	12/2023			
		Original Exposure ²	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		
	(minEUR, %)										
	Central governments or central banks	18	18			27	27				
	Resional sovernments or local authorities	107	107	21		100	106				
	Public sector entities	207	107	21		100	100	21			
	Multilateral Development Banks										
	International Ordanisations Institutions	114	114	48		135	135	57			
	Corporates	365	285	297		564	473	484			
	of which: SME			0			0	0			
	Retail			0							
	of which: SME			0			0				
SWEDEN	Secured by mortalisies on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	2	2	3	0	2	2	3			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	189	189	19		189	189	19			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0				
	Standardised Total ²										

			Standardised Approach								
					Standardised Ap	рюжи					
			As of 30/09/2	023			As of 31	12/2023			
	(minSUR, N)	Original Exposure ¹	Exposure Value ¹	fisk 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	125	125	0		227	227	0			
	Regional dovernments or local authorities	86	85	17		61	61	12			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Ordanisations	0	0	0		0	0	0			
	Institutions	31	31	7		37	37	8			
	Corporates	12	10	10		17	10	10			
	of which: SME										
	Retail of which: SME	, a				, i					
NORWAY	of which: SME Secured by mortalists on immovable property	,		0		ů	0				
	Secured by mortalates on immovable property of which: SME	,		0		ů	0				
	Exposures in default				0	· ·					
	Items associated with particularly high risk	0		0			0				
	Covered bonds	265	265	27		267	267	27			
	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				
	Standardised Total ²				۰				0		
	⁽²⁾ Chiffinal segocures, aceille Exposure values, in reported before basing relo account any effect due to credit conversion faction our creditionis miligation inchiques (e.g., substitution effects).										

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(relo DJR, %)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	9,110	9,110	25		9,077	9,077	19	
	Regional governments or local authorities	189	189	26		339	339	19	
	Public sector entities	602	532	0		548	478	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	92	92	22		94	94	26	
	Corporates	3,646	455	494		3,893	473	481	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	۰	0	0		0	0	0	0
	Items associated with particularly high risk	۰	0	0		0	0	0	
	Covered bands	345	345	44		349	349	42	
1	Claims on institutions and corporates with a ST credit assessment		0			0			
1	Collective investments undertakings (CIU)		0			0		0	
	Equity		1	2		. 1	1	2	
	Other exposures	325	325	304		365	365	344	

Committee Comm			(4)			.,				
Original Expension Values - Department Values of Contention and Original Expension Values of Contention and Original Expension Values of Contention and Original Expension Values of Contention Conten						Standardis	ed Approach			
Commit accommendate a control failed, N Commit accommendate a contro				As of 31/	03/2024			As of 30	06/2024	
Contra demonstrative central tables 20 221 0 00 0 0 0 0 0 0 0		100 PB V	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Expessure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Here associated with confident what has a Commercial and a Commercial and Commerc	LUXEMBOURG So	which disconnection or control bases with an execution of the control bases with a control base of the control bases with a control base of the control bases with the control bases wi	0 0 0 0 357	0 0 0 0 116			0 0 0 0	922 0 0 0 825 6522 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21	

		(a) total ration automation and pr	ventions per country or country and	to and the state of the state o	sposures out includes general cred	arrint aquarrena.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30:	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expanses ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control garantees a control made (s.) Section of control cont	144 0 446 0 1,000 1,000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	174 0 45 0 0 45 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 422 1,889 0 0 0 0 0 0 0 0	۰	212 0 348 0 0 1,807 2,785 0 0 0 0 0 1 1 0 0 0 0	212 0 346 0 1,007 1,007 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation (sposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control discovered and control database Authorized Commenters of an old authorized Authorized Commenters of an old authorized Authorized Commission Authoriz	2011 0 14 14 0 0 0 2011 2011 2,013 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	266 0 0 14 14 14 14 14 14 14 14 14 14 14 14 14	0 0 122 6 0 1000 0 0 0 0 0 0 0 0	2	16.7 0 15 16 0 0 2865 1,978 0 0 0 0 0 0 0	167 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 12 12 144 8337 0 0 0 0 0 0 0 0 0 0 0 0 0	4
1	Standardised Total ²				2				- 4

Department Dep										
Original Expansion Displaced Value of Community Displace						Standardise	ed Approach			
Department Dep					03/2024			As of 30	/06/2024	
Control consequence of control basis 0 0 0 0 0 0 0 0 0		minus su	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	SWITZERLAND	Control description of control transfer And transfer of the control transfer And transfer of the control transfer And transfer of the control transfer And transf		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0		0 0 0 0 0 0 0 0 0 0	0 0 0 428 65 0 0 0 0 0 0 0	

As of 2019/2024 As of 2019				vennes per country or country and						
Control commonwers or settled Mains Value of Control Contr						Standardis	ed Approach			
Description				As of 31	03/2024			As of 30	106/2024	
Could government or sentent basis 152			Original Exposure ¹	Exposure Value ³	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Rhk exposure amount	
	UNITED STATES	Control Minimization or central transfer Additional Commonster of an distribute Additional Commonster of the Control Additional Commonster of the Control Additional Control Addition	0 0 0 0 354	0 0 0 0 354	0 0 0 0	۰	0 0 0 513	0 0 0 0 513		۰

Control decommended to excellent basis Control decommended Con						Standardise	ed Approach			
CANADA Company to the company to				As of 31	/03/2024			As of 30	/06/2024	
Contract Assessment of contract below 0 0 0 0 0 0 0 0 0		Page 10	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other emoissnes	CANADA	Control assessment or control locals Application of the Control assessment Application of the Control assess	0 0 0 0 0 1 1 73 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0		44 0 0 0 0	22 0 0 0 0	0 0 5 0 0 6 6 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Commission Com			(2) local value adjustments and pri	versions per country or counterparty	excludes those for secure sustain.	exposures out includes general cred	strakaquaments.			
Original Expansion Department Value Representation Original Expansion Department Value Representation Original Expansion Department Value Representation Departmen						Standardis	ed Approach			
Property Property				As of 31	03/2024			As of 30	1/06/2024	
Continuement or senter basis 11 13 0 14 15 6			Original Exposure ⁶	Exposure Value	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Coultr 0	UNITED KINGDOM	Control assessment a control sales. Facilities of control assessment facilities Facilities of control assessment facilities Control assessment facilitie		0 0 0 0	0 0 0 0 4 100 0 0 0 0 0 0 0 0 0 0 0 0 0	٥				

As of \$151072024 As of \$1510	(2) local value adjustments and provisions per coun	
Original Exposure* Composure* Composure* Composure* Pales exposure amount Value officiaments and providents* Composure*		
Output Exposer* Department Value* Role exposers amount Projection* Department Value* Role exposers amount Projection* Department Value* Role exposers amount Projection* Role exposers amount Projection* Role exposers amount Role exposers Role exposers Role exposers Role exposers Role exposers amount Role exposers Role exposers amount Role exposers amount Role exposers amount Role exposers Role exposers amount		of 30/06/2024
Central disconnecentaria control scients 46 45 5 5 6 6 72 73 74 74 74 74 74 74 74		Value adjustments and provisions ²
SWEDEN	Control descriptions or control basis found assessment to control basis found assessment to local and/order placed assessment to local and/order placed assessment to local and/order to the control of the control basis and/order placed assessment to local and/order placed assessment to loca	63 0 107 21 0 0 0 0

	(a) to an easier and parameters are a	rowsions per country or country part	THE REAL PROPERTY AND ADDRESS OF	npour er suz er zoan gerer a con	arrat aquisiens.			
				Standardis	ed Approach			
		As of 31	/63/2024			As of 30	/06/2024	
minU.R. Ni	Original Exposure ^b	Exposure Value ⁴	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²
Commit an execution or control tendents and an execution or control tendents and an execution or control tendents and an execution or control tendents tende	246 133 14 16 16 17 18 18 18 18 18 18 18 18 18 18 18 18 18	0 0	0 0 0 22 2 0 0 0 0 2 2 2 2 2 2 0 0 0 0	٠	220 72 0 0 0 3 34 17 0 0 0 0 0 0 2 2 7 0 0 0 0 0 0 0 0 0 0	229 79 0 0 34 16 0 0 0 0 0 2 2 2 2 2 2 0 0 0 0 0 0 0 0	0 126 0 0 7 10 0 0 0 0 2 2 2 2 0 0 0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	Original Exposure ¹		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		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	/03/2024					As of 30	/06/2024		
		Origina	Original Exposure ¹		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canadidated 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 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M [[3M - 11' [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	99 91 22 6 6	90 90 98 98 98 98 98 98 98 98 98 98 98 99 99	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 1 0 0 0 33	0 98 0 0 0 83	0		
10 - 3M f [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [20' - more Total	Belgium	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus													
[0 - 3M[Gzech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	21 21 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0 0	0 0 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[Estonia													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
					Non derivative financial a	ssets by accounting portfolio		Derivatives with po	ithia fair value	Dorlunthuse with	h negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net						land table		inicacine tan tanc			Risk weighted exposure amount
	County / negron	financial assets	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	22 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 20 0	4	464 1,730 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 37 0 0 0 0	586 3,540 0 0 0 0 4,126	0 0 0 0		24
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	France	35 4 1 1 1 1 1 1 1	2 32 32 39 9 49 0 0 0 3 183 0 0 1 101 0 0 5 365	0 1 1 167 0 27 0		0 0 0	32 0 0 17	3	7 1,417 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0	1 0 0 0 63 0	82 0 0 0 450 0 0	0 0 0 0		
10 - 3M f 13M - 1Y f 11Y - 2Y f 12Y - 2Y f 13Y - 5Y f 15Y - 5Y f 15Y - 10Y f 10Y - more	Germany	6 6 17, 15, 121 16,	0 0 0 0 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 1 1 1 1	0 23 9 0 8 1		0 0 0	10 23 163 152 128 14 0		0 0 0	0 0 0 0 0	0 0 0 0 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 [Croatia		7.00			·	47.0			·		·		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M] [3M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
Total Tota	Italy	22 15: 1: 4: 11: 5: 38:48:	3 23 1 151 3 3 6 6 2 2 2 2 2 7 57 5 3 3 113	4 76 13 6 2 113 57 270		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 76 0 0 0 0	1	0 0 0 0 266	0 0 0 0 0 0 22 22	0 0 0 0 0 0 1000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		77



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Luxembourg	11	0 0 5 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 15 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	6 6 5 5 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	12
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Spain	60 60 31 77 6	1 0 0 6 2 35 7 7 9	1 0 37 11 14 9 72	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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[Sweden	51	53 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	53 0 0 0 0	3 5 0 0 0	425 250 0 0 0 0	95 50 0 0 0 0	2,039 850 0 0 0 0 2,888	0 0 0 0	0	70
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
10 10 10 10 10 10 10 10	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway	33	0 0 0 0 0 3 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 33 30 0	1 0 0 2 0 1	312 203 0 30 0 17 0	1 4 0 0 0 0	380 487 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	12



General governments exposures by country of the counterparty

							UBS Europe SE			·												
							As of 31/12/2023															
						Dire	ct exposures															
	(mln EUR)			On balance st	ieet				Derivat	ives		Off balan	ce sheet									
												Off-balance sh	eet exposures									
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure								
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	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount								
[0 - 3M]	Australia																					
10 a M	Canada	11	0 0 1 5 7 7 0 0 2 2	6	(0 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 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		5								
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Hong Kong																					
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan																					
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	133 51 92 27	0 0 2 132 51 52 92 0 0 0	6	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0								
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China																					
[0 - 3M[Switzerland																					
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Other advanced economies non EEA																					



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with pos	tivo fair valuo	Derivatives with	n negative fair value	Off-balance st	eet exposures	
						sees by accounting portions					The gutte full fulle			Risk weighted exposure
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	amount
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Middle East	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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 [0.3Mf [3M-11] [13Y-2Y] [12Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	u	0	0		0	u	0	0	U	U	0		0
10-3M	Africa													
10 - 3 M 3 M - 1 Y	Others	0 0 62 49 21 21 21	0 0 0 62 49 21 21 1154	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	100 0 0 0 0 75 0	100 0 0 0 75 0	0			0	() () () () () () () () () ()	0 0 218 0 0 0	0 0 0 0 0 0 0 28	0 0 0 0 0 83	0 0 0		
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M[[3M - 1Y [[1Y - 2Y [Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	0 0 20 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 0 0 0 0 0	0 0 26 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 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 Tota	Estonia			u							0			



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
					No. de doubles (in order	ssets by accounting portfolio		Derivatives with pos	his films		h negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		Norvellyauve illiancias a	sees by accounting portions		Denvaures will pos	ouve ian value	Delivatives with	i negative tan value			Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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[Finland	2	0 0 0 0 0 4 4 24 20 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 20 0	15	4,982 0 0 0 0 0 0 0 0 0 0 0 0	8 1 0 0 0 0	7,917 0 0 0 0 0 0 7,917	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		24
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	France	6 24 4 2 4 139	2 62 62 8 248 1 1 2 1 1 2 1 6 6 45 9 9 1 1 3 9 0 0 0 5 5 9	0 3 0 1 2 7 0		0 0 0	62 0 17 0 0		9 395 79 0 0 0 0 0 0 0	8 1 0 22 42 0 0	1,051 278 0 150 300 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M f 13M - 1Y f 11Y - 2Y f 12Y - 2Y f 13Y - 5Y f 15Y - 5Y f 15Y - 10Y f 10Y - more	Germany	33 211 11 225 24	8 38 219 9 219 7 7 97 7 287 7 140 0 0 0 0	0 10 1 0 14 6 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 199 114 71 94 14 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 - 3M[Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
10 aM	Italy	100 122 11 100 127 47	3 103 1 221 7 7 7 7 0 0 1 11 1 15 5 105 7 127 7 44 474	5 72 7 0 11 105 127 327		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	98 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 277	0 0 0 0 0 0 2000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		12



General governments exposures by country of the counterparty

		UBS Europe SE As of 30/06/2024												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial at	ssets by accounting portfolio		Derivatives with po	sitivo fair value	Derivatives with	n negative fair value	Off-balance sh	eet 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 af 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] 13M - 1Y 1 Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latvia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Luxembourg	1	0 0 15 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 15 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	51	0 0 0 0 5 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	12
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland		0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Portugal		0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 aM	Romania													



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													
10 - 3M 3M - 1Y 11 - 2Y 27 - 3Y 37 - 5Y 57 - 10Y 100' - more	Spain	100 100 34 66	5 0 0 108 34 6 5 5 7	5 0 34 10 6 5	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	9
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden	21 23 36	0 0 0 0 5 25 38 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 0	1,697 24 0 0 0 0 0	3 2 4 0 0	863 444 103 0 0 0 0	0 0 0	0	35
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom								-					
[0.3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more	Iceland													
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Norway	33	0 0 0 0 0 0 2 2 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	0 0 0 32 0	14 0 2 0 0 2 2	1,250 0 31 0 0 18	12 0 0 0 0 0	1,167 0 0 0 0 0	0 0 0 0 0	0	
Total	1	32	32	0	1	0	32	18	1,299	12	1,167	0	0	16



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	11	0 0 5 7 7 0 0 0 23	0	(0 0 0 0 0	0 0 15 7 0 0 23	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		5
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Vf] [5Y-10Yf] [10Y-more	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.	88 93 93	0 0 0 3 8 8 93 0 0	0	(0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Switzerland													
00 aM	Other advanced economies non EEA													



General governments exposures by country of the counterparty

			UBS Europe SE											
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
														Risk weighted exposure
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	amount
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M[Middle East		0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0	0 0 0 0	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 10 - 3M1 13M - 1Y1 [1Y - 2Y1 [2Y - 3Y] [3Y - 5Y1 [5Y - 10Y 10Y - more Total	Latin America and the Caribbean		0	0	,	0	0	,	0	0	U	0		0
Total Tota	Africa													
10-3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	6 6 6 6 6 1 22 2 2 2 2 2 2 2 2	0 0 0 0 8 98 98 62 62 61 61 21 21 31 8 263	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 0 0 0 0 0 0 0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittos), Vilgo Islands (Bittos),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

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



Performing and non-performing exposures UBS Europe SE

										iiope de								
					As of 30/09/2023									As of 31/12/2023				
		Gro	ss carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	nges in fair value due to	
		Of which performing but pass due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and 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-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(mole EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	12,085			0 0					0 0	12,604	0				0 0	0		
Debt securities (including at amortised cost and fair value)	4,158		,	0 0					0	3,963	0				0 0	0		
Central banks				0 0					0	0	0		0		0 0	0		0 0
General governments	2,267			0 0					0 0	1,934	0		0		0 0	0		0
Credit institutions	1,553			0 0					0 0	1,693	0		0		0 0	0		0
Other financial corporations	338			0 0					0 0	335	0		0		0 0	0		0
Non-financial corporations				0 0					0 0	0	0		0		0 0	0		0
Loans and advances(including at amortised cost and fair value)	15,807		1	18 18	11	1			9 8	12,663	0	25	25	2	5 2	9		9 15
Central banks	40			0 0					0 0	22	0		0		0 0	0		0
General governments	189			0 0					0 0	104	0		0		0 0	0		0
Credit institutions	8,427			0 0					0 0	5,135	0		0		0 0	0		0
Other financial corporations	2,785			0 0					0 0	3,756	0		0		0 1	0		0
Non-financial corporations	1,864			8 8	4		6		6 1	1,224	0	8	8		8 0	6		6 1
of which: small and medium-sized enterprises				0 0			0		0	0	0		0		0	0		0
of which: Loans collateralised by commercial immovable property	1			0 0			0		0	1	0		0		0	0		0
Households	2,502		1	10 10	16		2		2 7	2,422	0	16	16	1	6 1	2		2 14
of which: Loans collateralised by residential immovable property	132			0 0			0		0	154	0		0		0	0		0
of which: Credit for consumption				0 0			0		0	0	0		0		0	0		0
DEBT INSTRUMENTS other than HFT	32,050		1	18 18	11	1	9		9 8	29,231	0	25	25	2	5 3	9		9 15
OFF-BALANCE SHEET EXPOSURES	12,626			1 1		1	1		1 0	12,367		1	1		1 2	1		1 0

[&]quot;First so-planes sheetime, accounted in graphers and accounted in approximate and accounted in a point of the account of the a



Performing and non-performing exposures UBS Europe SE

					As of 31/03/2024			As of 50/06/1/204												
		Gros	s carrying amount/ Nominal a	amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions.*					Gres	s carrying amount/ Nominal a	mount	Accumulated impairm credit risk and provision	ent, accumulated negative cha	anges in fair value due to				
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfore	ning exposures ³	Collaterals and 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-perform	ning exposures ³	Collaterals and financial guarantees received on no performing exposures		
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³			aue 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ³			
Cash balances at central banks and other demand deposits	10,684			0 0		0			0 0	11,154	0					0		0		
Debt securities (including at amortised cost and fair value)	4,462								0	4,438	0					0		0		
Central banks	0			0		0	0		0 0	0	0		0		0	0		0		
General governments	2,393			0		0	0		0 0	2,511	0		0		0	0		0		
Credit institutions	1,718			0		0	0		0 0	1,576	0		0		0	0		0		
Other financial corporations	352	. 0		0		0	0		0 0	351	0		0		0	0		0		
Non-financial corporations	0	0		0		0	0		0	0	0		0		0	0		0		
oans and advances (including at amortised cost and fair value)	15,339		1	9 19	1	9 1	. 9		9 10	16,673	0	15	19	11	9 1	9		9		
Central banks	57			0		0	0		0 0	22	0		0		0	0		0		
General governments	95	. 0		0		0	0		0 0	85	0		0		0	0		0		
Credit institutions	8,782	. 0		0		0	0		0 0	10,133	0		0		0	0		0		
Other financial corporations	2,584	0		0		0	0		0 0	2,798	0		0		0	0		0		
Non-financial corporations	1,353	0		8		8 (6		6 1	1,308	0	ε	8		0	6		6		
of which: small and medium-sized enterprises	0	0		0		0	0		0 0	0	0		0		0	0		0		
of which: Loans collateralised by commercial immovable property	0	0		0		0 (0		0	0	0		0		0	0		0		
Households	2,469	0	1	1 11	1	1 (2		2 9	2,328	0	10	10	10	0	3		3		
of which: Loans collateralised by residential immovable property	143	0		0		0			0 0	135	0		0		0	0		0		
of which: Credit for consumption	0	0		0		0	0		0	0	0		0		0	0		0		
DEBT INSTRUMENTS other than HFT	30,486		1	9 19	1	9 1	. 9		9 10	32,265	0	15	19	19	9 1	9		9		

(i) first the shadows tear terms, cumulated improprises and a circumstance in separation in the companies of the companies of



Forborne exposures

			As of 30/	09/2023				As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures			exposures with		al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financial guarantees rece on exposures with forbearance measu				
		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			
(mln EUR)	_					-	_	-			-	-			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	C		0	0	0	0	0				
General governments	0	0	0	0	C		0	0	0	0	0				
Credit institutions	0	0	0	0	C		0	0	0	0	0				
Other financial corporations	0	0	0	0	C		0	0	0	0	0				
Non-financial corporations	0	0	0	0	C		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	C	0	0	0	0	0	0	0			
General governments	0	0	0	0	C	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	d	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	d	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises	0	0	0	0	d		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

Pror the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

("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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

UBS Europe SE

ı			As of 31	03/2024		As of 30/06/2024									
	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financia				
		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			
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0		0	0	0	0	0			
				0					0		0				
Debt securities (including at amortised cost and fair value)	U	U	U	U	U	0	U		U	U	U	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	0				0	0	0				
Other financial corporations	U	U	0	U	0	U U	U	0	U	U	U	U			
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 $^{\rm 3}$	0						0								

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading UBS Europe SE

i			As of	30/09/2023					As of :	1/12/2023					As of:	31/03/2024		As of 30/06/2024						
	Gross carrying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carr	ying amount				Accumulated	
(min EUR)		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due		Of which: non- performin	g of which: defaulted		Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	12	0	0	12	0	0	2	0	0	2	0	0	9	0	0	9	0	0	7	0	0	7	0	0
B Mining and quarrying	8	0	0	8	0	0	69	0	0	69	0	0	2	0	0	2	0	0	7	0	0	7	0	0
C Manufacturing	97	0	0	97	0	0	38	0	0	38	0	0	38	0	0	38	0	0	43	0	0	43	0	0
D Electricity, gas, steam and air conditioning supply	0	0	0	0	0	0	0	0	0	0	0	0	2	0	0	2	0	0	7	0	0	7	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	23	0	0	23	0	0	22	0	0	22	0	0	22	0	0	22	0	0	26	0	0	26	0	0
G Wholesale and retail trade	105	0	0	105	0	0	39	0	0	39	0	0	45	0	0	45	0	0	52	0	0	52	0	0
H Transport and storage	3	0	0	3	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	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0
J Information and communication	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	6	0	0	6	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	0	0	0	0	0	0
L Real estate activities	113	3	3	113	1	0	342	3	3	342	2	0	333	3	3	333	2	0	343	3	3	343	2	0
M Professional, scientific and technical activities	188	0	0	188	0	0	198	0	0	198	0	0	397	0	0	397	0	0	370	0	0	370	0	0
N Administrative and support service activities	1,082	5	5	1,082	5	0	276	5	5	276	5	0	296	5	5	296	5	0	377	5	5	377	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	0	0	0	0	0	0	12	0	0	12	0	0	3	0	0	3	0	0	1	0	0	1	0	0
Q Human health services and social work activities	8	0	0	8	0	0	6	0	0	6	0	0	6	0	0	6	0	0	7	0	0	7	0	0
R Arts. entertainment and recreation	4	0	0	4	0	0	4	0	0	4	0	0	1	0	0	1	0	0	1	0	0	1	0	0
S Other services	216	0	0	216	0	0	197	0	0	197	0	0	183	0	0	183	0	0	46	0	0	46	0	0
Loans and advances	1,864	8	8	1,864	7	0	1,224	8	8	1,224	7	0	1,353	8	8	1,353	7	0	1,308	8	8	1,308	7	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.