

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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	3,728	3,703	3,721	3,927	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,728	3,703	3,721	3,927	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	4,018	3,993	4,011	4,217	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	4,018	3,993	4,011	4,217	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,018	3,993	4,011	4,217	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,018	3,993	4,011	4,217	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	13,252	13,175	14,022	13,119	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13,252	13,175	14,022	13,119	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	28.13%	28.11%	26.54%	29.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.13%	28.11%	26.54%	29.93%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	30.32%	30.31%	28.60%	32.14%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.32%	30.31%	28.60%	32.14%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	30.32%	30.31%	28.60%	32.14%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.32%	30.31%	28.60%	32.14%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	43,319	41,376	43,620	47,094	C 47.00 (r300,c010)	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	9.27%	9.65%	9.19%	8.95%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	4,018	3,993	4,011	4,217	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	4,018	3,993	4,011	4,217	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	43,319	41,376	43,620	47,094	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	43,319	41,376	43,620	47,094	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.3%	9.7%	9.2%	9.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.3%	9.7%	9.2%	9.0%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital

			As of 30/09/2020				000ED 000E	aren erren
		(min EUR, %)	,,	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	4,018	3,993	4,011	4,217	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,728	3,703	3,721	3,927	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	770	770	770	770	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		966	966	966	1,539	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	14	1	-1	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2,439	2,412	2,423	2,092	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-41	-53	-40	-40	C 01.00 (r250.c010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-403	-401	-395	-398	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-4	-34	C 01.00 (r370,c010)	of CDC Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0		Articles 36(1) point (d), 40 and 150 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses					C 01.00 (r380,c010)	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CRR; Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (ii) and 378(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515.c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-1	-1	-1	C 01.00 (r524.c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-1	0	C 01.00 (r529,c010)	NUMBER OF THE PROPERTY OF THE
								•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	290	290	290	290	C 01.00 (r530,c010)	Article 61 of ORR
	A.2.1	Additional Tier 1 Capital instruments	290	290	290	290	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (+690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,018	3,993	4,011	4,217	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	٥	0	C 01.00 (910,0010) + C 01.00 (930,0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r890,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	13,252	13,175	14,022	13,119	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
6187711 81	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	28.13%	28.11%	26.54%	29.93%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	30.32%	30.31%	28.60%	32.14%	CA3 (3)	•
	C.3	TOTAL CAPITAL RATIO (transitional period)	30.32%	30.31%	28.60%	32.14%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,728	3,703	3,721	3,927	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)1	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	28.13%	28.11%	26.54%	29.93%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a n						

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



Overview of Risk exposure amounts

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		RW	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,281	4,380	4,626	4,042	$ \begin{array}{llllllllllllllllllllllllllllllllllll$
Of which the standardised approach	4,281	4,380	4,626	4,042	C 02.00 (r660, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	4,296	4,451	4,685	5,084	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c269, s001) + C 08.01 (r04), c269, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,133	1,099	1,286	862	C 02.00 (R640, c010)
Settlement risk	40	58	74	69	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	978	661	826	887	C 02.00 (R520, c010)
Of which the standardised approach	978	661	826	887	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1900, 010, 501*12.5+C 20.00, 010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	2,525	2,525	2,525	2,175	C 02.00 (R590, c010)
Of which basic indicator approach	2,525	2,525	2,525	2,175	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	13,252	13,175	14,022	13,119	

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

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



2021 EU-wide Transparency Exercise P&L UBS Europe SE

(150)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	289	368	52	103
Of which debt securities income	19	21	1	103
Of which loans and advances income	85	129	22	43
Interest expenses	244	308	45	93
(Of which deposits expenses)	90	95	17	34
(Of which debt securities issued expenses)	4	5	1	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	52	61	5	13
Net Fee and commission income	576	769	190	384
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,	-4	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-50	21	44	54
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	32	30	-6	-7
Gains or (-) losses from hedge accounting, net	3	5	-3	-4
Exchange differences [gain or (-) loss], net	70	40	-2	43
Net other operating income /(expenses)	-67	-74	10	17
TOTAL OPERATING INCOME, NET	657	913	246	510
(Administrative expenses)	504	669	208	391
(Cash contributions to resolution funds and deposit quarantee schemes)	0	0	0	0
(Depreciation)	26	37	10	21
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	20	27	1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	20	26	1	0
Of which pending legal issues and tax litigation ¹	0	20	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	1	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	105	179	27	99
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	75	164	11	61
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	75	164	11	61
Of which attributable to owners of the parent Winformation available only as of end of the year	75	164	11	61

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30	/06/2021		
		Fi	ir value hierar	chy		Fa	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
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	12,068				12,280				12,884				12,513				IAS 1.54 (i)
Financial assets held for trading	16,321	3,617	12,228	476	15,734	3,612	11,827	295	15,406	3,708	11,405	293	13,182	3,476	9,460	246	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	7,271	2,413	4,687	172	5,905	1,655	4,063	187	4,225	10	4,034	181	4,722	20	4,495	207	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	15,472				13,808				15,833				16,126				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	23	0	23	0	24	0	24	0	16	0	16	0	14	0	14	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	761				842				882				869				
TOTAL ASSETS	51,916				48,591				49,246				47,426				IAS 1.9(a), IG 6

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

(min	EUR)	As of 30/09/2020						As of 31/12/2020								As of 31	/03/2021					As of 30	06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gross carrying amount Accumulated impairment					Gross carrying amount Accumulated impairment					Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,357	0	0	0	0	0	1,353	0	0	0	0	0	1,498	0	0	0	0	0	1,644	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost		14,077	0	52	-2	0	-12	12,415	0	53	-2	0	-12	14,303	0	46	-2	0	-12	14,450	0	45	-1	0	-12	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

UBS Europe SE

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	13,870	13,051	12,852	10,947	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	1,603	1,245	1,315	1,655	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	31,118	28,877	29,585	29,201	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2	2	1	2	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	401	433	408	420	IAS 37.10; IAS 1.54(I)
Tax liabilities	38	47	41	44	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	329	241	338	406	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	47,360	43,896	44,540	42,675	IAS 1.9(b);IG 6
TOTAL EQUITY	4,556	4,696	4,706	4,751	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,916	48,591	49,246	47,426	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 liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		13,094	12,453	12,065	10,061	IFRS 9.BA.7(a); CRR Annex II
Chart maritime	Equity instruments	473	548	547	712	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	305	52	241	175	Annex V.Part 1.31
	Central banks	7	30	0	0	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	245	662	203	190	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	4	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,412	8,725	9,642	9,217	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	3,201	1,272	2,852	2,518	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	13,930	13,671	13,821	14,714	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,051	12,368	12,302	13,207	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,338	2,347	2,617	2,304	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,291	2,314	2,574	2,268	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,397	4,259	4,242	4,057	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,369	4,243	4,225	4,049	Annex V.Part 1.42(f), 44(c)
Debt securities issued		116	115	83	47	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		276	314	291	326	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		46,592	43,175	43,753	41,805	



2021 EU-wide Transparency Exercise Market Risk

_																						
	SA						M									IN						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	613	365	0	0	0	0							0	0	0	0						
Of which: General risk	587	331	0	0	0	0							0	0	0	0						
Of which: Specific risk	26	34	0	0	0	0							0	0	0	0						
Equities Of which: General risk	11	4	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	3 0	2	0	0	0	0							l v	,	0	0						
Foreign exchange risk	353	291	0	0	0	0							ľ	0	١	0						
Commodities risk	0	0	ŏ	ő	ő	ő							ŏ	ŏ	ŏ	ŏ						
Total	978	661	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	611	644	0	0	0	0							0	0	0	0						
Of which: General risk	586	618	0	0	0	0							0	0	0	0						
Of which: Specific risk	25	26	0	0	ō	0							0	0	0	0						
Equities	9	16	0	0	0	0							0	0	0	0						
Of which: General risk	3	5	l ő	Ö	l ő	0							ı ö	l ő	l ő	0						
Of which: Specific risk	7	11	0	0	o o	ō							i o	o o	0	0						
Foreign exchange risk	206	227	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	826	887	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 OVI template.



	UBS Europe SE								
					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	14,242	14,242	1		14,042	14,042	1	
	Regional governments or local authorities	515	515	53		460	460	47	
	Public sector entities	667	596	85		673	600	78	
	Multilateral Development Banks	319	319	0		301	301	0	
	International Organisations	418	418	0		412	412	0	
	Institutions	12,457	9,015	2,320		8,751	7,316		
	Corporates	19,894	6,428	5,830		18,975	6,845	6,320	
	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	
	Secured by mortoaces on immovable property of which: SME	0	U	0		0	0	0	
	or which: SME Exposures in default	46	27	56		51	42	62	
	Items associated with particularly high risk	12				11			,
	Covered bonds	853	853	85		799	799	80	
I	Claims on institutions and comorates with a ST credit assessment	0.00	0.00	0		1 70	,,,,		
l	Collective investments undertakings (CIU)	ō	ō	o o		i i	i o	l ö	
	Equity	1	1	2		1	1	2	
1	Other exposures	112	112	110		113	113	112	
	Standardiced Total ²	49.535	32.541	8.551	9	44,589	30.936	8,804	9

					Standardise	d Approach		Standardised Approach									
			As of 30,	09/2020			As of 31,	12/2020									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²								
	(min EUR, %)																
1	Central governments or central banks	9,439	9,439	0		10,053	10,053	0									
	Regional governments or local authorities	427	427	0		375	375	0									
	Public sector entities	445	374	4		450	377	0									
	Multilateral Development Banks International Organisations	0	0	0		0	0	0									
	International Organisations Institutions	885	888	112		838	842	113									
	Corporates	1,915	425	464		1.937	450	459									
	of which: SME	1,713				1,337	100	100									
	Retail	ō	ō	ō		ō	ō	o o									
CERMANN/	of which: SME	0	0	0		0	0	0									
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0									
	of which: SME	0	0	0		0	0	0									
	Exposures in default	0	0	0	0	0	0	0	0								
	Items associated with particularly high risk	0	0	0		0	0	0									
	Covered bonds	158	158	16		147	147	15									
	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	112	112	2 110		113	113	2									
	Other exposures	112	112	110		113	113	112									
	Standardised Total ²	Marra			0				ı								

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31,	12/2020	
	(1) 77 (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Control of comments or stated in the Control of Control	809 0 0 0 188 6,686 0 0 0 1 1 1 1 1 0 0	809 0 0 0 0 1388 587 0 0 0 0	0 0 0 0 3 38 589 0 0 0 0 0 0 0 0	o	7890 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 172	0 0 0 0 0 3 35 602 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ò
	Chandrad and Tabali				-				

Pacient accours, while Encours value, is recorded before takins into account any effect due to coeff convenion factors or coeff cis militation technisos (a.e. substitution effects).

Pacient while administration or country of constraints's exclude those for accordination encourses, additional violation administration (Alfold) and other own fund reductions reliable to the

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
	(min FUR. %) Central governments or central banks Regional governments or local authorities	1,174	1,174	0		955	955	0	
	Public sector entities	3	3	i		3	3	i	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2,743	2,704	477		1,497	1,458	474	
	Corporates	1,356	1,150	547		1,563	1,259	669	
	of which: SME Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	ō		
PRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	o o	, and the same of	0	0		
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0		
	Other exposures	0				0	0	0	

		(2) Total value adjustments and exposures, but includes gener	provisions per country of cou al credit risk adjustments.	nterparty excludes those for se	curistisation exposures, addition	ral valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	41.00 (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control communities on control and CAR, *a) Control communities on the control contro	275 485 58 0 0 0 2,252 2,128 0 0 0 0 0 0 0 0 0 0 0 0 0 0	225 44 55 50 00 00 00 00 00 00 00 00 00 00 00	0444 47 0 349 849 0 0 0 0 255 0 0	0	280 37 55 0 0 0 364 1,749 0 0 0 0 0 0 18 0 0 0 0 0 0	2885 33 55 0 0 344 945 0 0 0 0 0	0 377 44 0 240 952 0 0 0 0 24 0 0 0 0 0	0
	Other exposures Standardised Total ²			0	1	Ů	· ·	0	1

The Control amounts a color Econome value. It reported before taken into account any offer the first confit converses follows are noted and religiates between time, a confit and religiates between time, a confit and religiates to the confit converses of the confit converses of the confit confit and offer confit final and other confit final an



	UBS Europe SE								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min FUR. %) Central governments or central banks Regional governments or local authorities	105	105	0		0	0	0	
	Neutronal dovernments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	o o	0	
	International Organisations Institutions	0 3,018 263	1,875	0 478		0 2,735 258	1,695	0 423	
	Corporates of which: SME Retail	0 0	0	0		0 0	0	0	
SWITZERLAND	of which: SME Secured by mortoaces on immovable property	0	0	0		0	0	0	
	of which: SME The second of t	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity Other exposures	0	0	0		0	0	0 0	
	Standardised Total ²	(1) Original grandous welles for	-		0	Ů	0	i i	0

		exposures, but includes general creat risk adjustments.										
					Standardise	d Approach						
			As of 30)	09/2020			As of 31	12/2020				
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
SPAIN	Control someonements or control institute. Residuació conversories de local arthritista Residuació conversories de local arthritista Residuació conversories sincia Residuació conversories sincia Residuació control Congression de solució SE Residuació sincia sincia sincia SE Residuació sincia sincia sincia sincia SE Residuació sincia sincia sincia sincia SE Residuació sincia sincia sincia sincia sincia SE Residuació sincia sin	43 0 0 0 0 469 1.611 0 0 0 4 0 0	41 0 0 0 0 0 259 940 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 87 961 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	45 0 0 0 3 334 1,880 0 0 0 0 4 4 0 0 0 0	45 0 0 0 155 1,008 0 0 0 0 4 4 0 0 0	0 0 0 0 75 1,031 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			

O'Cisinal encourse, writine Encourse value, is recorded before takino in the account any effect due to credit content factors or credit risk enfounds technisose (a.e., adubitation effects).

Total value advantments and creations one creative of countements encludes these for securidation encourses, additional valuation advantments (ARAS) and other own funds reductions related to the exposures, but facilities opened model that adjustments of account and the adjustments (ARAS) and other own funds reductions related to the exposures, but facilities opened model that adjustments (ARAS) and other own funds reductions related to the exposures, but facilities opened model that adjustments (ARAS) and other own funds reductions related to the exposure of the adjustments (ARAS) and other own funds reductions related to the exposure of the adjustments (ARAS) and other own funds reductions related to the exposure of the adjustments (ARAS) and other own funds reductions related to the exposure of the adjustments (ARAS) and other own funds reductions adjustments (ARAS) and other own funds reductions and the adjustments (ARAS) and other own funds reductions adjustments (ARAS) and other own funds reductions and the adjustments (ARAS) and other own funds reductions adjustments (ARAS) and other own funds reductions and the adjustments (ARAS) and other own funds reductions and the adjustments (ARAS) and the adjustments (

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(min BJR. %)	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
NETHERLANDS	Control investments or control tables of social animalities and control animalities of social animalities of s	395 0 156 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	995 0 156 156 0 0 0 249 254 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 31 31 0 0 124 207 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	100 0 161 0 0 0 0 259 755 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0	100 0 161 161 0 0 0 259 278 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 32 0 0 125 378 0 0 0 0 0 0 0	

O Original escourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk misiation stchniques (s.e. aubstitution effects).

(7) Total value artistments and convisions one country of counterservir excludes those for esconditation encourse, additional valuation artistments (AWA) and other own funds reductions valued to the

		**Total value distributions of the decident but Colomity of consistency excuses small or accurate an execusion, accurate a weather advanced in colomity of consistency excuses the execusion and accurate an execusion accurate an execusion and accurate an execusion										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		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			
AUSTRIA	Control occurrence to evaluate the control of the Act o	176, 000, 000, 000, 000, 000, 000, 000, 0	176 0 0 0 0 777 113 0 0 0 0 0 0 0	0 0 0 0 28 112 0 0 0 0 0 0 0	0	127' 0 0 0 0 0 268 640 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 0 0 0 0 0 258 1111 0 0 0 0	0 0 0 0 27 111 0 0 0 0 0 0	0			
	Standardised Total ²		,	, and the second	0			Ů	0			

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31)	12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	179	179			290	290				
	Regional governments or local authorities	177	.,	0		0	1,0	0			
	Public sector entities	ō	ō	ō		ō	ō	ō			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	369	369	83		366	366	78			
	Corporates	653	405	409		639	374	381			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
SWEDEN	of which: SME	0	0	0		0	0	0			
	Secured by mortgages on immovable property of which: SME	0	0	0		0		0			
	of which: SME Exposures in default		0			0	0	0			
	Items associated with particularly high risk	ů	0	0		0	n n	0			
	Covered bonds	163	163	16		121	121	12			
	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				0				1		

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		* Total visual additionable or provided from the countries with the countries of the countr									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31,	/12/2020			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*									
	(min EUR. %) Central governments or central banks			0				0			
	Regional governments or local authorities	o o	o o	o o		0	o o	ő			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations		. 0	0		631					
	Institutions Corporates	499 578	427 340	93 343		531	580 278	113			
	of which: SME	3/6	340	343		331	270	203			
	Retail	ů		i o		0	0	ı o			
LINUTED WINCOOM		0	0	0		0	ō	0			
UNITED KINGDOM	of which: SME Secured by mortoages 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	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	106	106	11		50	50	5			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)										
	Equity	0		0		0		0			
I	Other exposures	i o	ŏ	l ő		ő	ŏ	l ő			
	Standardised Total ²				0				0		



UBS Europe SE

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %)								
	Central governments or central banks	12,434 458	12,435 458	0		12,664 431	12,664 431	35	
	Regional governments or local authorities Public sector entities	579	150 504	41		612	431 559	33	
	Public sector entities Multilateral Development Banks	395	395	03		406	406	79	
Int	International Organisations	418	418	ō		379	379	ō	
	Institutions	10,697	9,169	2,485		7,600	7,139		
	Corporates	19,726	6,922	6,439		18,334	6,788	6,326	
	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	
	Secured by mortgages on immovable property of which: SME	0	U	0		0	0	0	
	or which: SME Exposures in default	42	24	51		45	10	15	
	Items associated with particularly high risk	10		7		1		10	
	Covered honds	959	959	106		1.059	1.059	134	
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	2		1	1	2	
	Other exposures	90	90	89		132	132	131	
	Standardised Total ²	45,810	31,390	9,286	9	41,664	29,568	8,903	

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Resional governments or ofecal authorities Public sector entities Mutilateral Development Banks International Orannisations	10,053 382 408 0	10,053 382 333 0	0 0 0		9,931 370 371 0	9,931 370 317 0	0	
	Institutions Corporates of which: SME Retail of which: SME	953 1,930 0 0	953 354 0 0	177 374 0 0		399 2,252 0	399 452 0		
GERMANY	Secured by morteages on immovable property of which: SME Exposures in default Items associated with particularly high risk	0	0	0 0	0	0 0 3	0 0 3 0	0 0 4	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Eguity Other exposures	202 0 0 1 90	202 0 0 1 90	20 0 0 2 89		171 0 0 1 132	171 0 0 1 132	17 0 0 2 131	
	Standardised Total ²				0				0

		exposures, but includes gener	ral credit risk adjustments.				,		
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
	(170.4)	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
LUXEMBOURG	Control operations for control for Control Con	789 0 0 0 371 6,172 0 0 0 0 2 2 9	789 0 0 337 220 0 0 0 1 1 5 5	0 0 0 75 725 225 0 0 0 0 0 0 0 0 0	0	802 0 0 0 113 5,466 0 0 0 0 0 0 0 0 0	802 0 0 0 113 1,187 0 0 0 0 0 0 0	0 0 0 23 1,192 0 0 0 0 0	1
1	Chandrad Tabal				- 1				1

1 (1) Original exposure, untille Exposure value, is reported before taking into account any effect due to codet convenion factors or credit risk mitigation techniques (u.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitations exposure, additional valuation adjustments (AMA) and other com funds inductions related to the

		exposures, but includes gene		amerianty excesses ordered a	ecunicisación exposures, aciono	THE PERSON HOUSE PRINCIPLE (AND	ay and come community record	JOHN TERRITOR TO THE	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR. %) Central governments or central banks	546	546			618	618		
	Regional governments or central banks Regional governments or local authorities	340	340	1		010	010	1	
	Public sector entities	3	3	1		2	2	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,105	2,099	576		2,048	2,048	668	
	Corporates	2,087	1,265	747		1,340	1,084	594	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0			0	0	
	Secured by mortgages on immovable property of which: SME	0	U			0	0	0	
	or which: SME Exposures in default	1	1	1	0	1	0		
	Items associated with particularly high risk						0		
	Covered bonds	0				0	0	i o	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	i o		ō	ō	ō	
	Collective investments undertakings (CIU)	0	o	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardicad Total ²				0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk militigation techniques (e.g. substitution effects).

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control oversements or control tables Activated oversements or other all which tables Activated oversement or local authorities Activated oversement and tables International Oversements International Connectations Connectatio	273 22 sep 0 0 0 3 222 1,681, 0 0 0 0 18,0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2273 223 49 49 0 0 3022 9299 0 0 0 0 0 156 0 0 0 0	0 222 40 0 0 2222 933 0 0 0 0 0 2 255 0 0 0 0 0	0	25.7 29 49 0 0 0 42.1 1,575 0 0 0 0 18 0 0 0 0	257 29 49 49 40 421 611 0 0 0 0 0 0 0 0 0	0 29 41 0 0 20 514 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²	0	0	0	1	0	0	0	2

(1) Original exposure, unline Exposure value, is reported before tableg into account any effect due to credit convenient factors or credit risk entirplient sub-iniques (e.g., substitution effects).
(2) Tall value adjustments and provisions per country of counterparty exclude those for accurdatation exposures, additional valuation adjustments (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada (ARIA) and other own funds reduction related to the exposure of the Ariada (ARIA) and the ARIADA (ARIADA (A



	UBS Europe SE								
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	finis FIR %).	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0 0 3,617	0 0 2,592	0 0 553		0 0 2,119	0 0 1,658	0 0 339	
	Corporates of which: SME Retail	201 0 0	59 0 0	59 0 0		194 0 0	47 0 0	47 0 0	
SWITZERLAND	of which: SME Secured by mortcases on immovable property of which: SME	0	0	0		0	0	0	
	Exoosures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Chains on institutions and corporates with a SL credit assessment Collective Investments undertakings (CIU) Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0
					ect due to credit conversion fact				

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control Communities or control A control Contr	46 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	466 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1211 939 0 0 0 0 0 7 7 7 0 0	0	40 0 0 0 277 1474 0 0 0 0 0 0 0 0 0	400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control oversiments or control banks Assistant overserverser or food an Ambritis Mariant overserverser or food and more food Ambritishes of the Ambritishes Mariants of the Ambritishes Mariants of the Ambritishes Companies of which 1995 Mariants of the Ambritishes Mariants of the Mariants Mariants of the Mariants Mariants of the Mariants Mariant	0 0 0 225 250 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 112 0 0 225 389 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 22 2 0 0 118 389 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 3333 661 0 0 0 0 0 0 0 0 0	0 0 1990 0 0 333 342 0 0 0 0 0 0 0	0 0 38 0 0 143 342 0 0 0 0 0 0 0	٥

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central communities or central shadows in the No. And Communities or central shadows and communities or book and shadows and communities or book and communities or book and communities or central shadows and communities or communi	104 0 0 0 0 0 205 642 0 0 0 0 0 0	104 0 0 0 0 207 112 0 0 0 0 0 0	0 0 0 0 29 112 0 0 0 0 0		335 0 0 0 186 606 0 0 0 0 0	335 0 0 0 155 83 83 0 0 0 0	0 0 0 31 83 0 0 0 0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposure, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gener		unserparty excludes crose for s	ecunibiation exposures, additio	nai valuation adjusements (AVA	and other own runds reduct	John Related to the	
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	377							
	Central governments or central banks Regional governments or local authorities	377	377	0		210	210	0	
	Public sector entities	0				0	0	0	
	Multilateral Development Banks	0	0			ō	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	124	44		75	75	20	
	Corporates	626	361	368		571	368	376	
	of which: SME	0	0	0		9	0	0	
	Retail of which: SME	0	0			0	0	0	
SWEDEN	Secured by mortgages on immovable property	0				ů			
	of which: SME	Ö	o o	l o		ŏ	ŏ	o o	
	Exposures in default	0	o	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	144	144	14		160	160	17	
	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 Other exposures	0	0			0	0	0	
	Other exposures Standardised Total ²	Ů		0	0	0	0		0
	Standardised Total								

		exposures, but includes gene		,,			,		
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	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					
	Institutions Corporates	651 625	619 348	77 348		201 649	201 353	65 359	
	of which: SME	043	340	340		049	333	339	
	Retail	o n	0	0		0	0	i o	
		ō	ō	ō		ō	ō	ō	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	52	52	5		115	115	11	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		9	0	0	
	Collective investments undertakinos (CIU)	0	0	0				0	
l	Equity Other exposures	0	0	1		0	0		
l	Other exposures Standardised Total ²	0	U	0		0	0	0	
	Standardised rotal								



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments			Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity			0	0	0		0	0	0	0	0	
	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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

LIBS Furone SE

							UBS Europe SE							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	
												Off halance of	neet exposures	
												On-balance si	ieet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [20 0	20 0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 38	0 38	0	0	0	0 38	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	26 0	250 0	0	0	0	0	
[10Y - more Total		0 58	0 58	0	0	0	0 38	0 26	0 250	72	83	0	0	0
[0 - 3M [3M - 1Y		0 103	0 103	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		0 0 103	0 0 103	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		103	103	0	0	0	0	0	0	Ö	0	0	0	0
[1Y - 2Y [Bulgaria													
37 - 37 37 - 57 57 - 107 107 - more Total	Dalgaria													
Total [0 - 3M [[3M - 1Y [
[3M - 1Y [
[3Y - 5Y [Cyprus													
f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0	0	0	0 0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [9	9	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [5Y - 10Y	Estolila													
Total														



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2020	1						
						Dire	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland	6 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 100 0 0 0 0 0 0	0 0 0 0 0 0 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	1 4 1 0 0 0 0 6	771 18 9 0 21 15 23	4 0 0 0 0 0 0 0 11	658 0 0 0 0 0 0 0 140	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3
[0 - 3M	France	76 558 0 61 0 0 0	76 598 0 61 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0	185 22 1 0 0 0 28 0	5,897 596 13 0 2 462 20	38 6 0 0 78 33 1	1,655 411 0 0 136 75 30	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Germany	0 426 208 101 58 93 0	0 426 208 101 57 89 0	0 0 36 1 0 30 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 56 62 42 58 63 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 17	0 0 0 0 0 0 0 25	0	0 0 0 0 0	0
Total [0 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y[[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M [Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
10Y - more Total [0 - 3M [Hungary													
[0 - 3M	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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] 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Italy	19 0 0 2 0 8 18	19 0 0 2 0 8 2	0 0 0 2 2 0 8 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 0	0 0 0 0 0 0 18 159	0 0 0 0 0 0 58 939	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	81
Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 21 0 0 0 0 0	0 113 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet eynosures	
												OII-Dalance Si	icet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [3M - 1Y [1Y - 2Y														
f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f	Lithuania													
[10Y - more														
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Luxembourg	0 15	0 15	0	0	0	0 15	0	0	0	0	0	0	
	1	0 0	0 0	0	0	0	0 0 15	0	0	0	0	0	0	0
[0 - 3M [13	15	,	,	,	13	,	J	,	,	Ĭ		J.
[1Y - 2Y [Malta													
Total [0 - 3M [[3M - 1Y [0 100	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y 5Y - 10Y 10Y - more		0 0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Poland	0 0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [15Y - 10Y	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0 0	0	0 0	0 0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0 0	0	0	0	0 0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Romania													
15Y - 10Y I 110Y - more Total 1 0 - 3M I														
[1Y - 2Y [Slovakia													
Total [0 - 3M [3M - 1Y [1Y - 2Y														
1 27 - 37 1	Slovenia													
[3Y - 5Y 5Y - 10Y 10Y - more Total														
Total	1													



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Spain	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	Sweden	35 264 18 0 8 0 0	35 264 18 0 8 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35 0 0 0 0 0 0	11 9 1 0 0 0	564 374 49 0 0 0 0 0	127 58 0 0 0 0 0	2,523 1,035 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	85
[0 - 3M [United Kingdom			-	-						3,335			
0 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 2Y 2Y 2Y 3Y 3Y - 5Y 15Y - 10Y 110Y - more Total	Iceland													
[0-3M] 3M-1Y 1Y-2Y 12Y-3Y 3Y-5Y	Liechtenstein													
13Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [1Y - 2Y [1Y - 2Y [1Y - 2Y [1Y - 2Y [1Y - 10Y [1Y - 10Y	Norway	13 0 0 16 11 0 0	13 0 0 16 11 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 0 0 0 0	2 0 0 0 0 0	95 0 0 0 0 0 0	0 0 0 17 0 0	300 0 0 0 122 0 0	0	0 0 0 0 0	7
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Canada	0 0 81 0 32 0	0 0 81 0 32 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 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	Hong Kong			·	Ţ.	J	·		j	j		j	,	-



General governments exposures by country of the counterparty

							UBS Europe SE															
							As of 31/12/2020															
						Direc	t exposures															
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet									
												Off-balance sh	neet exposures									
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount								
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
[0 - 3M [Japan	397 190 0 0 0 0 0	397 190 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [u.s.	83 249 8 0 0 0 0	83 249 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0								
[0 - 3M [China																					
[0 - 3M [Switzerland																					
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	7 0 0 0 0 0	315 12 0 0 0 0 0	2 0 0 0 0 0	104 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	1								
[0 - 3M [Other Central and eastern Europe countries non EEA					j		·		_												
[0 - 3M [Middle East																					
[0 - 3M [Latin America and the Caribbean																					



General governments exposures by country of the counterparty

LIBS Europe SE

							OBS Europe SE							
							As of 31/12/2020)						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	derivative financial assets		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amou
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Others	0 371 0 32 9 0	0 371 0 32 9 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 150 0 32 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total		412	412	0	0	0	182	0	0	0	0	0	0	1

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt's securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortisea cost							
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [232 38	232 38	0	0	0	0 38	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0 27	0 250	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0 65	0 83	0	0	
Total [0 - 3M [269 0 0	269 0 0	0 0 0	0 0 0	0 0 0	38 0 0	27 0 0	250 0 0	65 0 0	83 0 0	0 0 0	0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0 0	0	0	0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0	0 0	0	0 0	0	0 0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [· ·		v	Ţ.	, and the second		v			Ţ.			
[1Y - 2Y [Bulgaria													
[10Y - more														
[0 - 3M [
[2Y - 3Y [13Y - 5Y	Cyprus													
[5Y - 10Y [10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Czech Republic													
Total		0	0	0	0	0	0				^		2	
「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Denmark	0 0 0	0 0 0	0 0 0	0	0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Estonia													
l 10Y - more Total														



General governments exposures by country of the counterparty

		UBS Europe SE												
							As of 30/06/2021							
						Dire	t exposures							
	(min EUR)			On balance sl	1eet				Derivat	ives		Off bala	nce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	1 50 0 0 0 0 0 51	1 50 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 0 0 0	10 0 1 0 0 0 0 6 17	1.095 102 8 0 29 0 72 1,306	1 0 0 0 0 0 0 9	1.159 50 2 0 0 0 90 1,302	0 0 0 0 0	0 0 0 0 0	1
[0 - 3M [France	129 257 11 72 0 20 102	129 257 111 72 0 20 9	0 0 0 0 0 0 0 102 102	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 11 0 0 0 0	3 1 0 0 0 0 7 0	159 99 0 2 0 411 0	53 1 0 0 69 29 0	3.309 90 0 0 136 125 0 3,659	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Germany	231 131 228 124 168 121 8	231 131 200 124 168 121 8	0 0 3 0 2 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	47 63 62 74 167 96 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	
Total 0 - 3M 3M - 1Y 13M - 1Y 12Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Croatia	1.014	201	13	ū	,	300	Ü	V	19		U	, and the second	Ü
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Hungary													
To - 3M	Ireland	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0	0 0 0 0 0	0
[0 - 3M [Italy	21 0 1 0 1 1 1 2	21 0 1 0 1 1 1 0 24	0 0 1 0 1 1 1 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	21 0 0 0 0 0 0	0 0 0 0 18 1 1 97	0 0 0 0 168 100 649 917	0 0 0 18 0 1 1 12 31	0 0 0 299 65 166 250	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	69
[0 - 3M [1 3M - 1Y [1 3Y - 2Y [1 2Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [15Y - 10Y [10Y - more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	0 0 0 0 15 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 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 - 3M [Maita													
0 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [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 - 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 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							UBS Europe SE As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	lotal carrying amount or non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 0 0 0 0 0 16	0 0 0 0 0	0 0 0 0 0 0 0 16	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 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	105 105 0 42 0 0 0	105 105 0 42 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	33 9 0 0 0 0 0	2.543 1.573 0 0 0 0 4,116	7 1 1 0 0 0 0	1.337 92 51 0 0 0 1,479	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	United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Liechtenstein													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Norway	52 0 0 17 10 0 0	52 0 0 17 10 0 0 79	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10 0 0 0 0 0	0 0 0 0 1 0	0 0 0 64 0 0	0 0 0 10 0	0 0 0 63 0 0	0 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
130Y - more Total [0 - 3M f	Australia	0 21 0 0 0 0 0 0	0 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 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Canada	0 0 0 0 41 0 0 0	0 0 0 0 41 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Hong Kong			J	J			Ţ.		,		,		



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 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	u.s.	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [China		-											
[0 - 3M [Switzerland													
[0 - 3M	Other advanced economies non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
130' - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

							UBS Europe SE							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Others	196 100 32 15	196 100 32 15 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 32 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[10Y - more Total		0 379	0 379	0	0	0	0 32	0	0	0	0	0	0	0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). 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 sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise
- Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures UBS Europe SE

									UBS EU	rope SE								
					As of 30/09/202	10								As of 31/12/2020				
		Gro	oss carrying amou	nt		Accumula changes in provisions	ted impairment, a n fair value due to ,4	accumulated o credit risk and	Collaterals and financial		Gr	oss carrying amou	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of wh	ich non-perfor	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfori	ming ¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	12,066	0	0	0	0		0 0	0	0	12,279	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	7,024	0	0	0	0		0	0		5,991		0	0		0	0	0	0
Central banks	0	0	0	(0		0 0	0	0	0	0	0	(0	0	c	0	0
General governments	4,612	0	0	(0		0 0	0	0	3,710	0	0	(0	0	0	0	0
Credit institutions	2,372	0	0	(0		0 0	0	0	2,181	0	0	(0	0	0	0	0
Other financial corporations	41	0	0	(0		0 0	0	0	100	0	0	(0	0	0	0	0
Non-financial corporations	0	0	0	(0		0 (0	0	0	0	0	(0	0	c	0	0
Loans and advances(including at amortised cost and fair value)	15,732	0	52	52	52		2 12	12	37	13,734	0	53	53	53	2	12	12	37
Central banks	1	0	0	(0	,	0 0	0	0	1	0	0	(0	0	C	0	0
General governments	50	0	0	(0	,	0 0	0	0	76	0	0	(0	0	c	0	0
Credit institutions	7,278	0	0	(0	,	0 0	0	0	5,300	0	0	C	0	0	c	0	0
Other financial corporations	4,453	0	6	•	6	:	1 1	. 1	. 3	4,435	0	6	6	5 6	1	1	. 1	3
Non-financial corporations	1,490	0	9	ğ	9	,	0 9	9	0	1,447	0	21	21	1 21	0	8	8	12
of which: small and medium-sized enterprises at amortised cost	0	0	0	(0		0 0	0	0	0	0	0	(0	0	0	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	89	0	0	C	0		0		0	67	0	12	12	12	0	o	0	12
Households	2,460	0	37	37	37		1 2	. 2	2 34	2,474	0	27	27	7 27	1	2	. 2	22
of which: Loans collateralised by residential immovable property at amortised cost	284	0	32	32	32		0 1	1	. 31	261	0	21	21	. 21	0	1	1	17
of which: Credit for consumption at amortised cost	0	0	0	c	0		0	0	0	0	0	0	o	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	34,822	0	52	52	52		2 12	12	37	32,003	0	53	53	53	2	12	12	37
OFF-BALANCE SHEET EXPOSURES	9,117		1	1	. 1		0 1	. 1	. 0	8,566		1	1	1	0	1	. 1	0



Performing and non-performing exposures

ī					As of 31/03/202	1							As of 30/06/202	L			
		Gro	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accumulated fair value due to credit risk and ;	financial		Gro	oss carrying amou	int ⁵		Accumulat changes in provisions	ed impairment, a fair value due to s,s	accumulated o credit risk and	Collaterals and
		Of which performing but past due >30	Of w	rhich non-perform	ming ¹	On performing	On non-performing exposure	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which Sta	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	12,884	0	0	derdanced	0		0	0	12,51	3 0	0	derdance	0 0	0		0	
Debt securities (including at amortised cost and fair value)	4,413		0		0		0		4.77		0		0	0			,
Central banks	0	0	0		0			0		0	0		0	0		0 0	0
General governments	1,812	0	0	c	0		0	0	2,19	7 0	0		0 0	0		0 0)
Credit institutions	2,521	0	0	0	0		0	0	2,52	0	0		0 0	0		0)
Other financial corporations	80	0	0		0	(0	0	5	7 0	0		0	0		0)
Non-financial corporations	0	0	0	c	0	(0	0		0	0		0 0	0		0)
Loans and advances(including at amortised cost and fair value)	15,657	0	46	46	46	2	12	12 2	16,08	0	45	45	5 45	1	12	2 12	2 24
Central banks	24	0	0	c	0		0	0		7 0	0		0	C		0	,
General governments	123	0	0	c	0	(0	0	5	6 0	0		0	d		0)
Credit institutions	6,921	0	0	c	0	(0	0	8,21	9 0	0		0	o		0)
Other financial corporations	4,894	0	4	4	4	(0	0	4,10	7 0	4		4 4	o		0	,
Non-financial corporations	1,183	0	23	23	23	(9	9 1	1,22	7 0	23	2	3 23	C	,	9 9	1
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0		0	0		0 0	0		0)
of which: Loans collateralised by commercial immovable property at amortised cost	65	0	0	o	0		0	0	6	0	0	Ó	0	0		0	,
Households	2,513	0	19	19	19	1	2	2	2,47	0	18	18	8 18	1	:	2 2	2
of which: Loans collateralised by residential immovable property at amortised cost	187	0	11	11	. 11		0	0 :	23	5 0	10	10	10	0		0	,
of which: Credit for consumption at amortised cost	0	0	0	o	0		0	0		0	0	(0	0	(0	4 .
DEBT INSTRUMENTS other than HFT	32,954	0	46	46	46	2	12	12 2	33,37	3 0	45	45	5 45	1	12	2 12	2 24
OFF-BALANCE SHEET EXPOSURES	9,045		1	1	1		1	1	8,73	1	1		1 1	0	1	. 1	

^{1/5} for the difference of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-T emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contractive of institution is exported. Institution in the contractive of institution is exported. In the contractive deviated in the many and changes in fair value of the robustness of the fair value of the than HFT)
(4) For the orbalances sheet keeps, accumulated impairment and accumulated repative changes in fair value due to credit risk are disclosed with a positive sign of the provisions (institution in the provision in the provision



Forborne exposures

			As of 30/	09/2020					As of 31/1	12/2020		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for e forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	o	o	0	o	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	34	34	0	o	32	32	31	31	0	0	29	29
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	4	0	0	2	2	4	4	0	0	2	2
Non-financial corporations	0	0	0	0	0	0	12	12	0	0	12	12
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0	
Households	31	31	0	0	30	30	16	16	0	0	15	15
DEBT INSTRUMENTS other than HFT	34	34	0	0	32		31	31	0	0	29	
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	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

UBS Europe SE

			As of 31,	/03/2021					As of 30	/06/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	value due to c	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e 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		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
Debt securities (including at amortised cost and fair value)	0	0	0]	٥	0	0		0	١	0
Central banks	0	0	0]		0	0				
General governments	0	0	0				0	0		0		
Credit institutions	0	0	0				0	0		0		
Other financial corporations	0	0	0				0	0		0		
Non-financial corporations	0	0	0				0	0		0		
	· ·	S	· ·				· ·					
Loans and advances (including at amortised cost and fair value)	26	26	0	O	20	20	25	25	0	0	20	20
Central banks	0	0	0	C	o d	0	0	0	C	0	0	0
General governments	0	0	0	c	0	0	0	0	C	0	0	0
Credit institutions	0	0	0	c	0	0	0	0	C	0	0	0
Other financial corporations	4	4	0	C) 4	4	4	4	C	0	4	4
Non-financial corporations	12	12	0	C	12	12	12	12	C	0	12	12
of which: small and medium-sized enterprises at amortised cost	0	0	0	C	0		0	0	C	0	0	
Households	10	10	0	c	4	4	9	9	C	0	4	4
DEBT INSTRUMENTS other than HFT	26	26	0	0	20		25	25	0	0	20	
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	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 9 and 10 of Regulation (EU) No 680/2014- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading UBS Europe SE

			AS 01 3	0/09/2020					AS 01 3	31/12/2020					AS 01 3	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	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- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	20	0	0	20	0	0	19	0	0	19	0	0	3	0	0	3	0	0	2	0	0	2	0	0
B Mining and guarrying	30	0	0	30	0	0	68	0	0	68	0	0	6	0	0	6	0	0	23	0	0	23	0	0
C Manufacturing	189	0	0	189	0	0	63	0	0	63	0	0	68	0	0	68	0	0	54	0	0	54	0	0
D Electricity, gas, steam and air conditioning supply	19	0	0	19	0	0	12	0	0	12	0	0	9	0	0	9	0	0	12	0	0	12	0	0
E Water supply	0	0	0	0	0	0	9	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	42	0	0	42	0	0	51	0	0	51	0	0	62	0	0	62	0	0	58	0	0	58	0	0
G Wholesale and retail trade	44	0	0	44	0	0	50	0	0	50	0	0	59	0	0	59	0	0	46	0	0	46	0	0
H Transport and storage	7	0	0	7	0	0	8	0	0	8	0	0	7	0	0	7	0	0	7	0	0	7	0	0
I Accommodation and food service activities	7	0	0	7	0	0	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0
3 Information and communication	2	0	0	2	0	0	7	0	0	7	0	0	2	0	0	2	0	0	5	0	0	5	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	252	0	0	252	0	0	307	12	12	307	0	0	191	15	15	191	1	0	184	15	15	184	1	0
M Professional, scientific and technical activities	245	0	0	245	0	0	240	0	0	240	0	0	242	2	2	242	2	0	244	2	2	244	2	0
N Administrative and support service activities	456	9	9	456	9	0	451	8	8	451	8	0	425	6	6	425	6	0	454	6	6	454	6	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	0	0	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
Q Human health services and social work activities	5	0	0	5	0	0	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0
R Arts, entertainment and recreation	8	0	0	8	0	0	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0
S Other services	162	0	0	162	0	0	146	0	0	146	0	0	94	0	0	94	0	0	125	0	0	125	0	0
Loans and advances	1.490	9	9	1.490	9	0	1 447	21	21	1 447	8	0	1 183	23	23	1 183	9	0	1 227	23	23	1 227	10	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ı								As of 30,	09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered		Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial ecognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbisarance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbanince measures	Of which: fraturents with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)	Non-perform	ing Of which: exposures with forboarance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposumes		Performing	Of which: exposures we forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: soposures with forbarance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mosstoria	6	6	0	0	0	0	0	0	٥	0	۰	0	۰	0	0	0	2	2	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0
of which: Households		0	0	0	0	0	0	0	0	0		0	۰	0	0	0	0	0	0	۰	0	0	0	٥		0		0	0	0	0	0
of which: Collateralised by residential immovable property		0	0		0		0		0	0	0	0	۰		۰	0	0		0		0	۰	0	٥		0		0	0	0		
of which: Non-financial corporations	6	6	0		0		0		0	0	0	0		0		0	2	2	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	0		0	0		0		0		0	0	0	0	0	0	0	0	0	
of which: Collaboralised by commercial immovable property	6	6	0	۰	0	۰	0	۰	0	0	0	0				0	2	2	0		0		0	0	0	0	0	0	0	0	0	

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi				Performing			Non-performi	ing					Performing			Non-performi							Non-perform	ning			
(min EUR)			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in oradit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbianance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the contact of the COVID-19 crisis	
ans and advances with expired EBA-compliant monitoria	0	0	۰	0		۰	٥	۰	۰	۰	0		۰	٥	0	۰	0	۰	0	۰	0	0	٥	0	۰	0	۰	۰	0	0		۰
of which: Households		0	0		0		0	0	0	0	0	0		0		0	0		0		0		0	0	0	0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	۰		0		0	0	۰		0	0	0	۰	0	۰
of which: Non-financial corporations		0	0	0	0	۰	0	۰	0	0	0	0		0		۰	0	۰	۰		0		0	0	۰		0	0	0	۰	0	۰
of which: Small and Medium-sized Enterprises		0	0		0		0		0	0	0	0		0	0	۰	0		0	۰	0	0	0	0	۰	0		0	0	0	0	۰
of which: Collateralised by commercial immovable property		0			0		0		0	0		0		0			0		0		0		0	0				0	0			

								As of 30/	09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposums wit forbeinince measures	Of which: Instruments with significant increase in redit risk since initial recognition but red coedit- impaired (Stage 2)	Non-performs	ng Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposums with forbeinince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpaired (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures w forbearings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	0	0	0	۰	0		0	0	0	0	۰	0	۰	0	0	٥	0	۰	0		0	0	0	0	0	0		0		0	۰	
of which: Households					0				0			0				0	0				۰			0	۰			0				0
of which: Collateralised by residential immovable property					0				0			0				0	0	۰						0	۰			0				0
of which: Non-financial corporations	۰	0	0		0		0	0	0	0	0	0	0	0	0	0	0	۰	۰		0		0	0		0	۰	0	0	0	۰	0
of which: Small and Medium-sized Enterprises		0			0				0			0				0	0				0			0				0				0
of which: Collateralised by commercial immovable property		0							0			0					0				٥			0				0				0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 US Storoe SF

ì								As of 31,	03/2021															As of 30/	06/2021							
															Maximum amount of the guasantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures will forbearance measures	Of which: Instruments with significant increase in crease in in- initial recognition but not credit- impaired (Stage 2)	Non-perform	ng Of which: exposures with forbeitrance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbarrince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		of which: exposures with forbarance measures	Of which: Unikaly to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant receipts in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	2	2	0	۰	0	0	۰	0	٥	0	۰	0	0	0	0	0	2	2	٥	۰	0	0		0	0	0	۰	0	0	0	0	0
of which: Households	0	0	0		0	0	۰	0	0	0	۰	0	0	0	0	0	0	0	0	۰	0	0		0		0		0	0	0	0	0
of which: Collaboralised by residential immovable property	0	0	0	۰	0	0	۰	0	0	0	۰	0	0	0	0	0	0	0	0	۰	0	0		0		0	۰	0	0	0	0	0
of which: Non-financial corporations	2	2	0	0	0		0	0	0	0	۰	0			0	0	2	2	0		0	0		0		0			0		0	
of which: Small and Medium-sized Enterprises	0	0	0	0	0		0	0	0	0		0	0	0	0	0	0	0	0		0	0		0		0	0	0	0	0	0	
of which: Collaboralised by commercial immovable property	2	2	0		0	۰	0	0	0	0		0			0	0	2	2	0		0	0	۰	0		0			0		0	

								As of 31	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													*	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	19			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk sinol initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis				Of which: exposures with forbassings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	۰	0		0		۰	0	۰	0	0	۰	0	۰	0	0	0	0	۰	0	۰	۰	0	0	0	۰	۰	۰	0		۰	0	۰
of which: Households		0	0	0	0	0	0	0	0	0		0		0	0	0	0		0		0	0	0	0		0		0	0		0	
of which: Collaboralised by residential immovable property	۰	0	0	0	0	0	0	0	0	0		0	۰	0	0	0	0		0			0		0	۰	0		0	٥		0	0
of which: Non-financial corporations		0	0	0	0	0	0	0	0	0		0	۰		0	0	0		0		0	0				0		0	٥	۰		0
of which: Small and Medium-sized Enterprises	۰	0	0		0		0	0	0	0	۰	0	۰	0	0	0	0		0		٥	0		0	۰	0	۰	0	0	۰	0	
of which: Collateralised by commercial immovable property		0	0				0	0	0			0	۰	0	0	0	0	0	0			0		0		0		0	0	۰		

ı								As of 33	/03/2021															As of 30	0/06/2021							
	Gross	carrying amount								pairment, accum	lated negative cha	nges in fair val	ue due to credit risi	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:						Accumulated imp	painment, accum	ulated negative char	nges in fair val	e due to credit ris		Miximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in this context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbearance measures	Of which: fristruments with significant enceste in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures will forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	۰	٥	0	۰	0	۰	٥	0	0		۰	0	۰	0	0	۰	0	۰	۰	۰	۰	0	۰	0	۰	۰	۰	0	0	۰		۰
	۰	0			۰			0	0			0				0	0	۰			0			0	۰			0				۰
of which: Collaboralised by residential immovable property		0			۰			0	0			0				0	0				0			0				0				۰
of which: Non-financial corporations	۰	0	0		0		0	0	0	0		0	0	0	0	0	0	۰	۰		0	0		0	۰	۰		0	0		0	۰
of which: Small and Medium-sized Enterprises		0			0			0	0			0				0	0				0			0				0				۰
of which: Collaboralised by commercial immovable property		0			0			0	0			0				0	0				0			0				0				۰