



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	UBS Europe SE
<b>LEI Code</b>	5299007QVIQ7IO64NX37
<b>Country Code</b>	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.

## 2023 EU-wide Transparency Exercise

### Key Metrics

UBS Europe SE

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,436	2,441	2,435	2,438	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,436	2,441	2,435	2,438	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	3,036	3,041	3,035	3,038	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	3,036	3,041	3,035	3,038	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	3,036	3,041	3,035	3,038	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,036	3,041	3,035	3,038	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	11,924	10,726	10,561	11,118	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,924	10,726	10,561	11,118	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.43%	22.76%	23.05%	21.93%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.43%	22.76%	23.05%	21.93%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	25.46%	28.35%	28.74%	27.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.46%	28.35%	28.74%	27.33%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	25.46%	28.35%	28.74%	27.33%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.46%	28.35%	28.74%	27.33%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	51,736	41,818	47,909	49,351	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	7.27%	6.33%	6.16%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

UBS Europe SE

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,036	3,041	3,035	3,038	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,036	3,041	3,035	3,038	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,736	41,818	47,909	49,351	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,736	41,818	47,909	49,351	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.87%	7.27%	6.33%	6.16%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.87%	7.27%	6.33%	6.16%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>3,036</b>	<b>3,041</b>	<b>3,035</b>	<b>3,038</b>	C 01.00 (0001,0001)	Articles 4(1)(8) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>2,436</b>	<b>2,441</b>	<b>2,435</b>	<b>2,438</b>	C 01.00 (0002,0001)	Article 59 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 (0002,0001)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	577	570	561	586	C 01.00 (0130,0001)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-182	-196	-186	-185	C 01.00 (0100,0001)	Articles 4(1)(9), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	1,610	1,610	1,610	1,611	C 01.00 (0300,0001)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0001)	Articles 4(1)(2), 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 (0230,0001)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	100	107	85	56	C 01.00 (0250,0001)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-466	-398	-375	-376	C 01.00 (0300,0001) + C 01.00 (0340,0001)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-29	-18	-25	-19	C 01.00 (0370,0001)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0001)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0001)	Articles 4(1)(8), 36(1) point (g) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0001)	Articles 4(1)(2), 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 (0440,0001)	Article 36(1) point (i) 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 (0460,0001) + C 01.00 (0462,0001) + C 01.00 (0470,0001) + C 01.00 (0471,0001) + C 01.00 (0472,0001)	Articles 4(36), 36(1) point (i) (1) and 89 to 91 of CRR, Article 36(1) point (i) (2), 243(1) point (b), 244(1) point (b) and 258 of CRR, Article 36(1) point (i) (3) and 270(2) of CRR, Article 36(1) point (i) (4) and 135(4) of CRR and Article 36(1) point (i) (5) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0001)	Articles 36(1) point (i) (1), 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 (0480,0001)	Articles 4(2), 36(1) point (j), 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 (0490,0001)	Articles 36(1) point (c) and 38, Article 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 (0500,0001)	Articles 4(2), 36(1) point (j), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0001)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	-2	C 01.00 (0520,0001)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0001)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0001)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-5	-5	-6	-4	C 01.00 (0524,0001)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0001)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0001)	Articles 48(1) to (3), and 48 to 48(7) of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0001)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (0526,0001)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>600</b>	<b>600</b>	<b>600</b>	<b>600</b>	C 01.00 (0530,0001)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	600	600	600	600	C 01.00 (0501,0001) + C 01.00 (0507,0001)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0001)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0508,0001) + C 01.00 (0516,0001) + C 01.00 (0518,0001) + C 01.00 (0519,0001) + C 01.00 (0521,0001) + C 01.00 (0522,0001) + C 01.00 (0523,0001) + C 01.00 (0524,0001) + C 01.00 (0525,0001) + C 01.00 (0526,0001) + C 01.00 (0527,0001) + C 01.00 (0528,0001) + C 01.00 (0529,0001)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0001) + C 01.00 (0568,0001) + C 01.00 (0570,0001)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,036</b>	<b>3,041</b>	<b>3,035</b>	<b>3,038</b>	C 01.00 (0001,0001)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	C 01.00 (0750,0001)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (0760,0001) + C 01.00 (0769,0001)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0760,0001) + C 01.00 (0769,0001) + C 01.00 (0770,0001) + C 01.00 (0771,0001) + C 01.00 (0772,0001) + C 01.00 (0773,0001) + C 01.00 (0774,0001) + C 01.00 (0775,0001) + C 01.00 (0776,0001) + C 01.00 (0777,0001) + C 01.00 (0778,0001) + C 01.00 (0779,0001)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0780,0001) + C 01.00 (0789,0001) + C 01.00 (0790,0001)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>11,924</b>	<b>10,726</b>	<b>10,561</b>	<b>11,118</b>	C 02.00 (0010,0001)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 01.00 (0010,0001)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	C 01.00 (0010,0001)	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>20.43%</b>	<b>22.76%</b>	<b>23.05%</b>	<b>21.93%</b>	CA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>25.46%</b>	<b>28.35%</b>	<b>28.74%</b>	<b>27.33%</b>	CA3 (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>25.46%</b>	<b>28.35%</b>	<b>28.74%</b>	<b>27.33%</b>	CA3 (3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,436</b>	<b>2,441</b>	<b>2,435</b>	<b>2,438</b>	CA3 (4)	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>20.43%</b>	<b>22.76%</b>	<b>23.05%</b>	<b>21.93%</b>	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	CA3 (6)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0001)	-

(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" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

UBS Europe SE

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	3,552	3,212	3,242	3,441	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	3,552	3,212	3,242	3,441	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	4,674	4,037	3,890	4,298	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	943	823	758	650	C 02.00 (r0640, c0010)
Settlement risk	31	69	38	30	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	794	655	703	772	C 02.00 (r0520, c0010)
Of which the standardised approach	794	655	703	772	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,930	1,930	1,930	1,927	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,930	1,930	1,930	1,927	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,924	10,726	10,561	11,118	

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

<sup>2</sup> 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.

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

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	254	447	272	663
Of which debt securities income	8	22	19	44
Of which loans and advances income	126	296	254	603
Interest expenses	283	441	262	652
(Of which deposits expenses)	153	307	257	625
(Of which debt securities issued expenses)	1	1	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	48	51	8	31
Net Fee and commission income	473	630	176	331
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	24	24
Gains or (-) losses on financial assets and liabilities held for trading, net	238	367	64	197
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-68	-72	8	-12
Gains or (-) losses from hedge accounting, net	-1	-1	2	2
Exchange differences (gain or (-) loss), net	-7	-59	-22	-69
Net other operating income /(expenses)	113	117	16	20
<b>TOTAL OPERATING INCOME, NET</b>	<b>769</b>	<b>1,040</b>	<b>287</b>	<b>533</b>
(Administrative expenses)	529	657	165	328
(Cash contributions to resolution funds and deposit guarantee schemes)	0	27	26	20
(Depreciation)	33	44	11	24
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	1	10	10
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	1	9	10
Of which pending legal issues and tax litigation <sup>1</sup>	0	-9	0	0
Of which restructuring <sup>2</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidiaries, joint ventures and associates and on non-financial assets)	-2	-2	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	52	52	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>261</b>	<b>365</b>	<b>77</b>	<b>151</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>193</b>	<b>262</b>	<b>58</b>	<b>115</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>193</b>	<b>262</b>	<b>58</b>	<b>115</b>
Of which attributable to owners of the parent	193	262	58	115

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

UBS Europe SE

(m€ EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	16,381				12,390				13,156				13,765				IAS 1.54 (i)	
Financial assets held for trading	18,805	2,264	16,191	350	16,923	2,655	13,981	287	14,056	3,195	10,592	270	14,729	3,966	10,479	284	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	3,749	195	3,426	128	3,532	401	2,986	145	4,210	331	3,738	141	4,300	570	3,561	169	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	17,825				14,065				16,916				15,646				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	7	0	7	0	7	0	7	0	55	0	55	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	1,044				1,060				1,002				893					
<b>TOTAL ASSETS</b>	<b>57,803</b>				<b>47,978</b>				<b>49,348</b>				<b>49,389</b>				IAS 1.9(a), ICG 6	

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	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)
	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 amortised cost	Debt securities	2,574	0	0	0	0	0	2,578	0	0	0	0	2,553	0	0	0	0	0	2,261	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	15,245	0	16	-1	0	-9	11,483	0	15	-1	-9	14,358	0	15	-1	0	-9	13,380	0	16	-1	0	-9	Annex V.Part 1.32, 44(a)	

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> 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.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

UBS Europe SE

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	18,161	15,209	12,161	12,341	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	1,957	1,695	2,863	2,891	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	33,218	26,384	29,673	29,855	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	44	198	184	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	314	318	325	310	IAS 37.10; IAS 1.54(l)
Tax liabilities	81	93	54	43	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	458	463	412	453	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>54,234</b>	<b>44,360</b>	<b>45,672</b>	<b>45,892</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>3,569</b>	<b>3,617</b>	<b>3,675</b>	<b>3,497</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>57,803</b>	<b>47,978</b>	<b>49,348</b>	<b>49,389</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

UBS Europe SE

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		17,033	14,444	11,166	10,990	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	609	364	577	713	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	563	598	602	637	Annex V.Part 1.31
Deposits	Central banks	301	260	21	5	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	80	125	46	79	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	7	8	8	8	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,432	8,050	14,162	15,557	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,835	2,073	5,046	4,729	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	13,899	11,487	10,900	9,990	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,190	9,488	8,753	8,027	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,689	2,527	2,422	2,285	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,278	1,661	1,452	1,278	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,298	5,135	4,526	4,358	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,997	3,901	3,159	3,024	Annex V.Part 1.42(f), 44(c)
Debt securities issued		27	21	21	17	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		449	473	436	454	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>53,380</b>	<b>43,486</b>	<b>44,880</b>	<b>45,087</b>	

**2023 EU-wide Transparency Exercise**  
**Market Risk**  
 UBS Europe SE

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	539	437	0	0	0	0						0	0	0	0							0	0
Of which: General risk	515	412	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	24	24	0	0	0	0						0	0	0	0							0	0
Equities	14	2	0	0	0	0						0	0	0	0							0	0
Of which: General risk	4	1	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	11	1	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	241	216	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
<b>Total</b>	<b>794</b>	<b>655</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	520	582	0	0	0	0						0	0	0	0							0	0
Of which: General risk	499	562	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	21	20	0	0	0	0						0	0	0	0							0	0
Equities	4	11	0	0	0	0						0	0	0	0							0	0
Of which: General risk	2	4	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	2	8	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	179	179	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
<b>Total</b>	<b>703</b>	<b>772</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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









## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

UBS Europe SE

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

UBS Europe SE

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.













## 2023 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

UBS Europe SE

As of 31/12/2022

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
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			
	Africa															
	Others															
		234	234	0	0	0	32	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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 Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 €04.

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

UBS Europe SE

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
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								
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others	14	14	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		221	221	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		112	112	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		346	346	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 counterpart (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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 Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
UBS Europe SE

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	16,380	0	0	0	0	0	0	0	0	12,389	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	4,566	0	0	0	0	0	0	0	0	4,592	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,750	0	0	0	0	0	0	0	1,963	0	0	0	0	0	0	0	0	0	0	
Credit institutions	2,585	0	0	0	0	0	0	0	2,414	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	231	0	0	0	0	0	0	0	217	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	17,017	0	16	16	16	1	9	9	6	13,014	0	15	15	15	1	9	9	5	5	
Central banks	324	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	
General governments	260	0	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	0	0	
Credit institutions	9,854	0	0	0	0	0	0	0	0	7,022	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,480	0	0	0	0	0	0	0	0	3,070	0	0	0	0	1	0	0	0	0	
Non-financial corporations	1,152	0	8	8	8	0	6	6	1	975	0	8	8	8	0	6	6	1	1	
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	
of which: Loans collateralised by commercial immovable property	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
Households	1,937	0	8	8	8	1	2	2	0	1,832	0	7	7	7	0	3	3	3	4	
of which: Loans collateralised by residential immovable property	155	0	1	1	1	1	0	0	1	146	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>NET INSTRUMENTS other than HFT</b>	37,943	0	16	16	16	2	9	9	6	29,995	0	15	15	15	2	9	9	5	5	
<b>OFF-BALANCE SHEET EXPOSURES</b>	11,452		1	1	1	0	1	1	0	11,463		1	1	1	0	1	1	0	0	

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> 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 PFRB framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, 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.

**2023 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
 UBS Europe SE

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>						
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>				Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>					
<b>(in Bn€)</b>																						
Cash balances at central banks and other demand deposits	13,156	0	0	0	0	0	0	0	0	0	13,764	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,690	0	0	0	0	0	0	0	0	0	4,101	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,892	0	0	0	0	0	0	0	0	0	2,188	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	1,656	0	0	0	0	0	0	0	0	0	1,657	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	342	0	0	0	0	0	0	0	0	0	342	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>17,446</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>1</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>15,854</b>	<b>0</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>1</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>6</b>
Central banks	24	0	0	0	0	0	0	0	0	53	0	0	0	0	0	0	0	0	0	0	0	0
General governments	74	0	0	0	0	0	0	0	0	143	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	11,533	0	0	0	0	0	0	0	0	10,208	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3,102	0	0	0	0	0	0	0	0	2,530	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	933	0	8	8	8	4	6	6	2	1,128	0	8	8	8	8	4	6	6	2	4	2	2
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
of which: Loans collateralised by commercial immovable property	5	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0
Households	1,779	0	7	7	7	3	3	3	4	1,712	0	7	7	7	7	3	3	3	4	4	3	4
of which: Loans collateralised by residential immovable property	138	0	0	0	0	0	0	0	0	130	0	0	0	0	0	0	0	0	0	0	0	0
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>34,292</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>15</b>	<b>1</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>33,721</b>	<b>0</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>1</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>4</b>	<b>6</b>	<b>6</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>11,882</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>12,558</b>		<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>1</b>

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).  
 (2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
 (3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
 (4) For the on-balance sheet items, accumulated impairment 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 (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, 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 the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
 (5) 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.

2023 EU-wide Transparency Exercise

Forborne exposures

UBS Europe SE

	As of 30/09/2022					As of 31/12/2022							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures					
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	2	2	0	0	2	2	1	1	0	0	1	1	1
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0		
Households	2	2	0	0	2	2	1	1	0	0	1	1	1
DEBT INSTRUMENTS other than HFT	2	2	0	0	2		1	1	0	0	1		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

## 2023 EU-wide Transparency Exercise

### Forborne exposures

UBS Europe SE

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	1	1	0	0	1	1	1	1	0	0	1	1
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0
Households	1	1	0	0	1	1	1	1	0	0	1	1
<b>DEBT INSTRUMENTS other than HFT</b>	1	1	0	0	1	1	1	1	0	0	1	1
<b>Loan commitments given</b>	0	0	0	0	0	0	0	0	0	0	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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



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

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted																						
A Agriculture, forestry and fishing	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	12	0	0	10	0	0	10	0	0
B Mining and quarrying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0	10	0	0
C Manufacturing	72	0	0	72	0	0	67	0	0	67	0	0	70	0	0	70	0	0	62	0	0	62	0	0
D Electricity, gas, steam and air conditioning supply	20	0	0	20	0	0	7	0	0	7	0	0	3	0	0	3	0	0	1	0	0	1	0	0
E Water supply	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
F Construction	20	0	0	20	0	0	18	0	0	18	0	0	18	0	0	18	0	0	18	0	0	18	0	0
G Wholesale and retail trade	44	0	0	44	0	0	41	0	0	41	0	0	49	0	0	49	0	0	55	0	0	55	0	0
H Transport and storage	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I Accommodation and food service activities	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
J Information and communication	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	4	0	0	4	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	
L Real estate activities	151	3	3	151	1	0	150	3	3	150	1	0	123	3	3	123	1	0	117	3	3	117	1	0
M Professional, scientific and technical activities	163	0	0	163	0	0	158	0	0	158	0	0	161	0	0	161	0	0	346	0	0	346	0	0
N Administrative and support service activities	458	5	5	458	5	0	331	5	5	331	5	0	305	5	5	305	5	0	271	5	5	271	5	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	1	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
Q Human health services and social work activities	8	0	0	8	0	0	5	0	0	5	0	0	6	0	0	6	0	0	5	0	0	5	0	0
R Arts, entertainment and recreation	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0
S Other services	192	0	0	192	0	0	176	0	0	176	0	0	177	0	0	177	0	0	221	0	0	221	0	0
Loans and advances	1,192	8	8	1,192	6	0	925	8	8	925	6	0	933	8	8	933	6	0	1,128	8	8	1,128	6	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.