



Sustainability Accounting Standards Board Index 2021

Reporting under the Sustainability Accounting Standards Board (SASB) standards, we have focused on the three sector standards most relevant to our firm: Asset Management & Custody Activities, Investment Banking & Brokerage and Commercial Banks. Except where clearly identified, all of UBS's information included in this index is presented for UBS Group AG and all its subsidiaries. We strive to achieve transparency through our reporting and have included the most relevant SASB metrics where appropriate for our business. UBS continues to evaluate its approach as reporting develops.

Note
All references to the UBS Annual Report 2021 (UBS AR 2021) are referring to the combined UBS Group AG and UBS AG Annual Report 2021 available on www.ubs.com/investors. The UBS Sustainability Report 2021 (UBS SR 2021) is available on www.ubs.com/gri and www.ubs.com/investors.

SASB Code	Accounting Metric	Reference	Page
Disclosures Included in Multiple Sectors' Standards			
FN-AC-330a.1	Percentage of gender and racial / ethnic group representation for (1) executive management, (2) non-executive management, (3) professionals, and (4) all other employees	What we do for our employees	UBS SR 2021 / 26–35
FN-IB-330a.1		Distribution by employee category and gender	UBS SR 2021 / 100
		Our Code of Conduct and Ethics	UBS SR 2021 / 118–120
		Skills, expertise and training of the Board of Directors	UBS AR 2021 / 213
		Our commitment to diversity, equity and inclusion	UBS AR 2021 / 240
		Also see Americas and UK DE&I impact reports on www.ubs.com/diversity	
FN-IB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations	Note 18 Provisions and contingent liabilities	UBS AR 2021 / 338–343
FN-CB-510a.1		During 2021, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 911 USD Million.	
FN-AC-510a.1			
FN-AC-510a.2	Description of whistleblower policies and procedures	Equal opportunity, grievances and whistleblowing protections	UBS SR 2021 / 32
FN-IB-510a.2		Upholding the Code	UBS SR 2021 / 121
FN-CB-510a.2		Grievance mechanism	UBS SR 2021 / 161
		Risk principles and risk culture	UBS AR 2021 / 106
FN-IB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	G-SIB information is included in our Pillar III Disclosure (see https://www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html)	Pillar III Disclosure
FN-CB-550a.1		Regulation and supervision	UBS AR 2021 / 56–58
FN-IB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Taking action on a net zero future – our climate report	UBS SR 2021 / 36–71
FN-CB-550a.2		Stress testing	UBS AR 2021 / 110–111
		Further key aspects of credit risk models	UBS AR 2021 / 126
		Regulation and supervision	UBS AR 2021 / 56–58
Asset Management & Custody Activities			
FN-AC-270a.2	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of financial product-related information to new and returning customers	Note 18 Provisions and contingent liabilities	UBS AR 2021 / 338–343
		During 2021, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 911 USD Million	
FN-AC-270a.3	Description of approach to informing customers about products and services	How we ensure suitability	UBS SR 2021 / 131
		Non-financial risk	UBS AR 2021 / 147–149
FN-AC-410a.1	Amount of assets under management, by asset class, that employ (1) integration of environmental, social and governance (ESG) issues, (2) sustainability-themed investing, and (3) screening	Our focus on sustainability and climate	UBS AR 2021 / 48–55
		What we do for our clients	UBS SR 2021 / 18–25
FN-AC-410a.2	Description of approach to incorporation of environmental, social and governance (ESG) factors in investment and/or wealth management processes and strategies	Global Wealth Management	UBS AR 2021 / 22–24
		Asset Management	UBS AR 2021 / 27–28
		Taking action on a net zero future – our climate report	UBS SR 2021 / 36–71
		Our focus on sustainability and climate	UBS AR 2021 / 48–55
		What we do for our clients	UBS SR 2021 / 18–25

SASB Code	Accounting Metric	Reference	Page
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Protecting our clients' assets / Engagement Stewardship / voting rights	UBS SR 2021 / 59–60 UBS SR 2021 / 115
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	UBS AM defines Liquidity risk as the risk that a fund cannot meet client redemption requests at current prices while fulfilling ongoing obligations to remaining investors in line with the fund's stated investment objective, strategy and policies. UBS AM operates a Liquidity Risk Framework in line with our fiduciary duty towards investors, which: <ul style="list-style-type: none"> • Considers liquidity risk management at product design / fund setup; • Requires ongoing liquidity monitoring; and • Includes escalation protocols and governance for management of liquidity risk events 	
FN-AC-550a.3	Total exposure to securities financing transactions	Traded products Leverage ratio denominator	UBS AR 2021 / 119–120 UBS AR 2021 / 161–162
FN-AC-550a.4	Net exposure to written credit derivatives	Note 10 Derivative instruments	UBS AR 2021 / 330–331
FN-AC-000.A	(1) Total registered and (2) total unregistered assets under management (AUM)	Note 32 Invested assets and net new money Global Wealth Management Asset Management	UBS AR 2021 / 407 UBS AR 2021 / 84–86 UBS AR 2021 / 90–91
FN-AC-000.B	Total assets under custody and supervision	Note 32 Invested assets and net new money Global Wealth Management Asset Management	UBS AR 2021 / 407 UBS AR 2021 / 84–86 UBS AR 2021 / 90–91
Investment Banking & Brokerage			
FN-IB-410a.1	Revenue from (1) underwriting, (2) advisory, and (3) securitization transactions incorporating integration of environmental, social, and governance (ESG) factors, by industry	Our focus on sustainability and climate What we do for our clients Sustainability and climate risk policy framework	UBS AR 2021 / 48–55 UBS SR 2021 / 18–25 UBS SR 2021 / 121–129
FN-IB-410a.2	(1) Number and (2) total value of investments and loans incorporating integration of environmental, social, and governance (ESG) factors, by industry	Our focus on sustainability and climate What we do for our clients Sustainability and climate risk policy framework	UBS AR 2021 / 48–55 UBS SR 2021 / 18–25 UBS SR 2021 / 121–129
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	Taking action on a net zero future – our climate report Our focus on sustainability and climate What we do for our clients Governance and frameworks on the environment and human rights Sustainability and climate risk policy framework Sustainability and climate risk	UBS SR 2021 / 36–71 UBS AR 2021 / 48–55 UBS SR 2021 / 18–25 UBS SR 2021 / 72–73 UBS SR 2021 / 121–129 UBS AR 2021 / 143–146
FN-IB-510b.3	Total amount of monetary losses as a result of legal proceedings associated with professional integrity, including duty of care	Note 18 Provisions and contingent liabilities During 2021, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 911 USD Million	UBS AR 2021 / 338–343

SASB Code	Accounting Metric	Reference	Page
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	What we do for our employees	UBS SR 2021 / 26–35
		Key policies and principles	UBS SR 2021 / 115–116
		Environmental, Social and Governance considerations	UBS AR 2021 / 238–240
		Our Code of Conduct and Ethics	UBS SR 2021 / 118–120
		Charter of the Corporate Culture and Responsibility Committee	UBS SR 2021 / 117
		Risk categories	UBS AR 2021 / 100–101
		Risk principles and risk culture	UBS AR 2021 / 106
		Non-financial risk	UBS AR 2021 / 147–149
		Compensation elements for all employees	UBS AR 2021 / 251–256
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Compensation	UBS AR 2021 / 227–272
FN-IB-550b.2	Percentage of variable remuneration of Material Risk Takers (MRTs) to which malus or clawback provisions were applied	Regulated staff	UBS AR 2021 / 262–264
FN-IB-550b.3	Discussion of policies around supervision, control and validation of traders' pricing of Level 3 assets and liabilities	Note 21 Fair value measurement	UBS AR 2021 / 356–371
		Regulated staff	UBS AR 2021 / 262–264
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Investment Bank	UBS AR 2021 / 92–93
Commercial banks			
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Our clients and what matters most to them	UBS AR 2021 / 39–40
		Operational risks affect our business	UBS AR 2021 / 69–70
		Top and emerging risks	UBS AR 2021 / 101
		Non-financial risk	UBS AR 2021 / 147–149
		Protecting data	UBS SR 2021 / 86–87
FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Personal & Corporate Banking	UBS AR 2021 / 87–89
		Personal & Corporate Banking	UBS AR 2021 / 116
		UBS's charitable contributions	UBS SR 2021 / 76–77
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Financial literacy	UBS SR 2021 / 164
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Credit risk	UBS AR 2021 / 113–130
		Taking action on a net zero future – our climate report	UBS SR 2021 / 36–71
		Also see Pillar III Disclosure at https://www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html	Pillar III Report
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Taking action on a net zero future – our climate report	UBS SR 2021 / 36–71
		Sustainability and climate risk policy framework	UBS SR 2021 / 121–129
FN-CB-000.A	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Personal & Corporate Banking	UBS AR 2021 / 25–26
		Personal & Corporate Banking	UBS AR 2021 / 87–89
		Our clients and what matters most to them	UBS AR 2021 / 39–40
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Personal & Corporate Banking	UBS AR 2021 / 87–89
		Personal & Corporate Banking	UBS AR 2021 / 116

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