

# Sustainability Accounting Standards Board Index 2023



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 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 2023 (UBS AR 2023) are referring to the UBS Group Annual Report 2023 available on [www.ubs.com/investors](http://www.ubs.com/investors). The UBS Sustainability Report 2023 (UBS SR 2023) is available on [www.ubs.com/gri](http://www.ubs.com/gri) and [www.ubs.com/investors](http://www.ubs.com/investors). Its Supplementary information document (SD 2023) is available on [www.ubs.com/gri](http://www.ubs.com/gri).

SASB Code	Accounting Metric	Reference	Page
<b>Disclosures Included in Multiple Sectors' Standards</b>			
FN-AC-330a.1 FN-IB-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	People and culture make the difference Workforce by the numbers Our Code of Conduct and Ethics Members of the Board of Directors Skills, expertise and training of the Board of Directors Group Executive Board Build a diverse, equitable and inclusive workplace	UBS SR 2023 / pages 45-53 SD 2023 / pages 109-122 SD 2023 / pages 55-58 UBS AR 2023 / pages 193-200 UBS AR 2023 / page 206 UBS AR 2023 / pages 209-217 UBS AR 2023 / page 238
FN-IB-510a.1 FN-CB-510a.1 FN-AC-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  During 2023, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 3695 USD Million, of which 2883 USD Million were recognized upon the acquisition of Credit Suisse Group.	UBS AR 2023 / pages 340-352
FN-AC-510a.2 FN-IB-510a.2 FN-CB-510a.2	Description of whistleblower policies and procedures	Equal opportunities and whistleblowing Upholding the Code Information relevant to all material topics Risk principles and risk culture	UBS SR 2023 / pages 49-50 SD 2023 / page 58 SD 2023 / pages 64-65 UBS AR 2023 / page 104
FN-IB-550a.1 FN-CB-550a.1	Global Systemically Important Bank (G-SIB) score, by category	G-SIB information is included in our Pillar III Disclosure (see <a href="http://www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html">www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html</a> )  Regulation and supervision	Pillar III Disclosure  UBS AR 2023 / pages 50-55
FN-IB-550a.2 FN-CB-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	Managing sustainability and climate risks Stress testing Further key aspects of credit risk models Regulation and supervision	UBS SR 2023 / pages 75-99 UBS AR 2023 / pages 107-108 UBS AR 2023 / page 122 UBS AR 2023 / pages 50-55
<b>Asset Management &amp; Custody Activities</b>			
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  During 2023, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 3695 USD Million, of which 2883 USD Million were recognized upon the acquisition of Credit Suisse Group.	UBS AR 2023 / pages 340-352
FN-AC-270a.3	Description of approach to informing customers about products and services	How we ensure suitability Non-financial risk	SD 2023 / pages 61-62 UBS AR 2023 / pages 153-157
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 Supporting opportunities Supporting opportunities Sustainable finance at UBS – additional information	UBS AR 2023 / pages 43-50 UBS SR 2023 / pages 61-74 SD 2023 / pages 124-127 SD 2023 / page 22
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 Asset Management Contributing to a low-carbon economy Supporting our clients' low-carbon transition Our focus on sustainability and climate Supporting opportunities Supporting opportunities Sustainable finance at UBS – additional information	UBS AR 2023 / pages 22-24 UBS AR 2023 / pages 26-27 UBS SR 2023 / pages 21-26 UBS SR 2023 / pages 27-37 UBS AR 2023 / pages 43-50 UBS SR 2023 / pages 61-74 SD 2023 / pages 124-127 SD 2023 / page 22

SASB Code	Accounting Metric	Reference	Page
FN-AC-410a.3	Description of proxy voting and investee engagement policies and procedures	Stewardship/voting rights Contributing to a low-carbon economy Supporting our clients' low-carbon transition Supporting opportunities Key climate- and nature-related achievements	SD 2023 / page 52 UBS SR 2023 / pages 21-26 UBS SR 2023 / pages 27-37 UBS SR 2023 / pages 61-74 SD 2023 / page 67
FN-AC-550a.2	Description of approach to incorporation of liquidity risk management programs into portfolio strategy and redemption risk management	<p>UBS AG Asset Management defines Liquidity risk as the risk that a Fund could not meet redemption requests, whilst also fulfilling ongoing obligations to its remaining shareholders, including the fund's duty to pursue its stated investment objective, strategies, and policies.</p> <p>The primary goal of a fund's liquidity risk management framework is to ensure that the degree of liquidity in the fund allows it to meet redemption obligations and other liabilities in a variety of situations, while respecting the requirement of equal treatment of investors. UBS AG Asset Management operates a Liquidity Risk Framework in line with internal risk management standards and policies, regulatory requirements, and our fiduciary duty towards investors:</p> <ul style="list-style-type: none"> <li>• Portfolio Managers are responsible for managing the liquidity of funds under their management, ensuring that funds can meet investors' redemption requests in accordance with the terms set out in the fund offering documents, and that investors are treated fairly.</li> <li>• Portfolio Managers are supported by an independent Investment Risk Control function. As second line of defense, the Investment Risk Control function would also contact the Portfolio Manager if a liquidity concern were identified or anticipated in a fund.</li> <li>• The framework also includes an escalation protocols and governance for management of liquidity risk events.</li> </ul> <p>The liquidity policy of Asset Management (Credit Suisse) follows similar principles and will remain in effect until legal entity integration, at which point procedures are going to be consolidated.</p>	
FN-AC-550a.3	Total exposure to securities financing transactions	Traded products Leverage ratio denominator	UBS AR 2023 / pages 116-117 UBS AR 2023 / pages 168-169
FN-AC-550a.4	Net exposure to written credit derivatives	Note 11 Derivative instruments	UBS AR 2023 / pages 334-336
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 2023 / pages 408-409 UBS AR 2023 / page 84-86 UBS AR 2023 / pages 90-92
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 2023 / pages 408-409 UBS AR 2023 / page 84-86 UBS AR 2023 / pages 90-92

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**Investment Banking & Brokerage**

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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 Supporting opportunities Supporting opportunities Sustainability and climate risk policy framework	UBS AR 2023 / pages 43-50 UBS SR 2023 / pages 61-74 SD 2023 / pages 124-127 SD 2023 / pages 39-47
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 Supporting opportunities Supporting opportunities Sustainability and climate risk policy framework	UBS AR 2023 / pages 43-50 UBS SR 2023 / pages 61-74 SD 2023 / pages 124-127 SD 2023 / pages 39-47
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	Contributing to a low-carbon economy Supporting our clients' low-carbon transition Managing sustainability and climate risks Our focus on sustainability and climate Supporting opportunities Supporting opportunities Governance Sustainability and climate risk policy framework Sustainability and climate risk	UBS SR 2023 / pages 21-26 UBS SR 2023 / pages 27-37 UBS SR 2023 / pages 75-99 UBS AR 2023 / pages 43-50 UBS SR 2023 / pages 61-74 SD 2023 / pages 124-127 UBS SR 2023 / pages 17-20 SD 2023 / pages 39-47 UBS AR 2023 / pages 137-152
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 2023, the total net increase in provisions for litigation, regulatory and similar matters recognized in the income statement was 3695 USD Million, of which 2883 USD Million were recognized upon the acquisition of Credit Suisse Group.	UBS AR 2023 / pages 340-352

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SASB Code	Accounting Metric	Reference	Page
FN-IB-510b.4	Description of approach to ensuring professional integrity, including duty of care	People and culture make the difference Key policies and principles Environmental, Social and Governance considerations Our Code of Conduct and Ethics Charter of the Corporate Culture and Responsibility Committee Risk categories Risk principles and risk culture Non-financial risk Compensation elements for all employees	UBS SR 2023 / pages 45-53 SD 2023 / pages 52-53 UBS AR 2023 / pages 236-238 SD 2023 / pages 55-58 SD 2023 / page 54  UBS AR 2023 / pages 99-100 UBS AR 2023 / page 104 UBS AR 2023 / pages 153-157 UBS AR 2023 / pages 248-254
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Compensation	UBS AR 2023 / pages 222-269
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 2023 / pages 258-260
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 Regulated staff	UBS AR 2023 / pages 366-379 UBS AR 2023 / pages 258-260
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Investment Bank	UBS AR 2023 / pages 92-93
<b>Commercial banks</b>			
FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Clients Operational risks affect our business Non-financial risk Protecting data Data protection	UBS AR 2023 / pages 36-37 UBS AR 2023 / pages 62-63 UBS AR 2023 / pages 153-157 UBS SR 2023 / pages 102-103 UBS AR 2023 / page 52
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 Personal & Corporate Banking Driving social impact	UBS AR 2023 / pages 87-89 UBS AR 2023 / pages 113-114 UBS SR 2023 / pages 54-56
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Financial literacy	SD 2023 / page 183
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Credit risk Managing sustainability and climate risks  Also see Pillar III Disclosure at <a href="http://www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html">www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html</a>	UBS AR 2023 / pages 110-125 UBS SR 2023 / pages 75-99  Pillar III Report
FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Contributing to a low-carbon economy Supporting our clients' low-carbon transition Managing sustainability and climate risks Sustainability and climate risk policy framework	UBS SR 2023 / pages 21-26 UBS SR 2023 / pages 27-37 UBS SR 2023 / pages 75-99 SD 2023 / pages 39-47
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 Personal & Corporate Banking Clients	UBS AR 2023 / pages 24-25 UBS AR 2023 / pages 87-89 UBS AR 2023 / pages 36-37
FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Banking products Personal & Corporate Banking	UBS AR 2023 / pages 112-116 UBS AR 2023 / pages 87-89

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