



Sustainability Accounting Standards Board Index 2020

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. While we do not currently disclose all information and metrics included in the SASB standards in our reporting, we are endeavoring to develop our disclosure over time and to close relevant gaps.

Note
All references to the UBS Annual Report 2020 (UBS AR 2020) are referring to the combined UBS Group AG and UBS AG Annual Report 2020 available on www.ubs.com/investors. The UBS Sustainability Report 2020 (UBS SR 2020) 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 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	What we do for our employees Distribution by employee category and gender Our Code of Conduct and Ethics Skills, expertise and training of the Board of Directors Our commitment to pay fairness, diversity, equity and inclusion	UBS SR 2020 / 25–30 UBS SR 2020 / 68 UBS SR 2020 / 85–87 UBS AR 2020 / 204 UBS AR 2020 / 231
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	UBS AR 2020 / 336–342
FN-AC-510a.2 FN-IB-510a.2 FN-CB-510a.2	Description of whistleblower policies and procedures	Grievances and whistleblowing protection, policies and procedures Upholding the Code Grievance mechanism Risk principles and risk culture	UBS SR 2020 / 28 UBS SR 2020 / 87 UBS SR 2020 / 127 UBS AR 2020 / 98
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 https://www.ubs.com/global/en/investor-relations/financial-information/pillar-3-disclosures.html) Regulation and supervision	Pillar III Disclosure UBS AR 2020 / 49–51
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	What we do to act on a low-carbon future – our climate strategy Stress testing Further key aspects of credit risk models Regulation and supervision	UBS SR 2020 / 31–42 UBS AR 2020 / 103–104 UBS AR 2020 / 119 UBS AR 2020 / 49–51
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 2020 / 336–342
FN-AC-270a.3	Description of approach to informing customers about products and services	How we ensure suitability Operational risk	UBS SR 2020 / 99 UBS AR 2020 / 139–141
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 What we do for our clients	UBS AR 2020 / 39–43 UBS SR 2020 / 18–24
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 What we do to act on a low-carbon future – our climate strategy Our focus on sustainability What we do for our clients UBS in society constitutional document	UBS AR 2020 / 20–21 UBS AR 2020 / 24–25 UBS SR 2020 / 31–42 UBS AR 2020 / 39–43 UBS SR 2020 / 18–24 UBS SR 2020 / 88–90

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 2020 / 38–39 UBS SR 2020 / 82
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 2020 / 112–113 UBS AR 2020 / 155–156
FN-AC-550a.4	Net exposure to written credit derivatives	Note 10 Derivative instruments	UBS AR 2020 / 326–327
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 2020 / 406 UBS AR 2020 / 78–80 UBS AR 2020 / 84–85
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 2020 / 406 UBS AR 2020 / 78–80 UBS AR 2020 / 84–85
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 What we do for our clients Environmental and social risk policy framework (Note: "UBS applies an environmental and social risk framework to ALL transactions, products, services and activities such as lending, capital raising, advisory services or investments that involve a party associated with environmentally or socially sensitive activities.")	UBS AR 2020 / 39–43 UBS SR 2020 / 18–24 UBS SR 2020 / 84–85
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 What we do for our clients Environmental and social risk policy framework (Note: "UBS applies an environmental and social risk framework to ALL transactions, products, services and activities such as lending, capital raising, advisory services or investments that involve a party associated with environmentally or socially sensitive activities.")	UBS AR 2020 / 39–43 UBS SR 2020 / 18–24 UBS SR 2020 / 91–97
FN-IB-410a.3	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment banking and brokerage activities	What we do to act on a low-carbon future – our climate strategy Our focus on sustainability What we do for our clients UBS in society constitutional document Environmental and social risk policy framework	UBS SR 2020 / 31–42 UBS AR 2020 / 39–43 UBS SR 2020 / 18–24 UBS SR 2020 / 88–90 UBS SR 2020 / 91–97
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	UBS AR 2020 / 336–342

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 2020 / 25–30
		Key policies and principles	UBS SR 2020 / 82–83
		Environmental, social and governance considerations in performance, reward and compensation	UBS SR 2020 / 30
		Our Code of Conduct and Ethics	UBS SR 2020 / 85–87
		Charter of the Corporate Culture and Responsibility Committee	UBS SR 2020 / 84
		Risk categories	UBS AR 2020 / 93
		Risk principles and risk culture	UBS AR 2020 / 98
		Operational risk	UBS AR 2020 / 139–141
		Compensation elements for all employees	UBS AR 2020 / 243–248
FN-IB-550b.1	Percentage of total remuneration that is variable for Material Risk Takers (MRTs)	Compensation	UBS AR 2020 / 220–264
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 2020 / 254–256
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 2020 / 354–369
		Regulated staff	UBS AR 2020 / 254–256
FN-IB-000.A	(1) Number and (2) value of (a) underwriting, (b) advisory, and (c) securitization transactions	Investment Bank	UBS AR 2020 / 86–87

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 2020 / 35–36
		Operational risks affect our business	UBS AR 2020 / 63–64
		Top and emerging risks	UBS AR 2020 / 94
		Operational risk	UBS AR 2020 / 139–141
		Protecting data	UBS SR 2020 / 54
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 2020 / 81–83
		Personal & Corporate Banking	UBS AR 2020 / 109
		UBS's charitable contributions	UBS SR 2020 / 46–47
FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Financial literacy	UBS SR 2020 / 132
FN-CB-410a.1	Commercial and industrial credit exposure, by industry	Credit risk	UBS AR 2020 / 106–123
		Loans and advances to banks and customers by industry	UBS AR 2019 / 619–620
		What we do to act on a low-carbon future – our climate strategy	UBS SR 2020 / 31–42
		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	What we do to act on a low-carbon future – our climate strategy	UBS SR 2020 / 31–42
		Environmental and social risk policy framework	UBS SR 2020 / 91–97
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 2020 / 22–23
		Personal & Corporate Banking	UBS AR 2020 / 81–83
		Our clients and what matters most to them	UBS AR 2020 / 35–36
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 2020 / 81–83
		Personal & Corporate Banking	UBS AR 2020 / 109

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