



# Second quarter 2019

Select Swiss franc disclosures for Pillar 3 regulatory information



## **1. UBS Group**

- 4 BCBS Basel III leverage ratio

## **2. UBS AG standalone**

- 6 Liquidity coverage ratio
- 6 Swiss SRB going concern requirements and information
- 6 BCBS Basel III leverage ratio

### **Imprint**

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## Basis of preparation

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Effective 1 October 2018 and as required by IAS 21, *The Effects of Changes in Foreign Exchange Rates*, the functional currency of UBS Group AG and UBS AG's Head Office in Switzerland has changed from Swiss francs to US dollars and the functional currency of UBS AG's London Branch operations has changed from British pounds to US dollars. In line with these changes, the presentation currency of UBS Group AG's and UBS AG's consolidated financial information has changed from Swiss francs to US dollars. We will continue to publish select financial and regulatory information in Swiss francs as part of our quarterly and annual reporting.

The select Swiss franc disclosures in this document include information prepared on the basis of US dollars values disclosed in our 30 June 2019 Pillar 3 report, translated to Swiss francs using a simplified approach. Assets, liabilities and total equity were translated to Swiss francs at closing exchange rates

prevailing on the respective balance sheet dates, and income and expenses were translated at the respective average rates prevailing for the relevant periods. As a consequence of restatements for this presentation currency change, prior period Swiss franc figures may differ from those originally published in quarterly and annual reports.

- **Refer to the "Significant accounting and financial reporting changes" section of our Annual Report 2018 for more information**
- **Refer to "Note 1 Summary of significant accounting policies" in the "Consolidated financial statements" section of our Annual Report 2018 for more information on the effects of restating to a US dollar presentation currency**

# UBS Group

Select Swiss franc disclosures for Pillar 3 regulatory information (unaudited)

# UBS Group AG key regulatory information

## BCBS Basel III leverage ratio

<i>CHF million, except where indicated</i>	30.6.19	31.3.19	31.12.18	30.9.18
Total tier 1 capital	48,802	49,225	45,516	45,115
BCBS total exposures (leverage ratio denominator)	889,676	907,107	889,445	898,000
<b>BCBS Basel III leverage ratio (%)</b>	<b>5.5</b>	<b>5.4</b>	<b>5.1</b>	<b>5.0</b>

# UBS AG standalone

Select Swiss franc disclosures for Pillar 3 regulatory information (unaudited)

# UBS AG standalone key regulatory information

## Liquidity coverage ratio

CHF billion, except where indicated	Weighted value <sup>1</sup>	
	Average 2Q19 <sup>2</sup>	Average 1Q19 <sup>2</sup>
High-quality liquid assets	82	86
Total net cash outflows	57	51
of which: cash outflows	175	170
of which: cash inflows	119	119
<b>Liquidity coverage ratio (%)</b>	<b>145</b>	<b>169</b>

<sup>1</sup> Calculated after the application of haircuts and inflow and outflow rates. <sup>2</sup> Calculated based on an average of 65 data points in the second quarter of 2019 and 63 data points in the first quarter of 2019.

## Swiss SRB going concern requirements and information

As of 30.6.19	Swiss SRB, including transitional arrangements				Swiss SRB as of 1.1.20			
	RWA		LRD		RWA		LRD	
CHF million, except where indicated	in % <sup>1</sup>		in % <sup>1</sup>		in %		in %	
<b>Required going concern capital</b>								
<b>Total going concern capital</b>	14.38 <sup>2</sup>	41,307	5.00 <sup>2</sup>	30,199	14.38 <sup>2</sup>	53,356	5.00 <sup>2</sup>	30,199
<b>Common equity tier 1 capital</b>	10.08	28,952	3.50	21,139	10.08	37,396	3.50	21,139
of which: minimum capital	4.50	12,930	1.50	9,060	4.50	16,702	1.50	9,060
of which: buffer capital	5.50	15,804	2.00	12,079	5.50	20,413	2.00	12,079
of which: countercyclical buffer	0.08	218			0.08	282		
<b>Maximum additional tier 1 capital</b>	4.30	12,356	1.50	9,060	4.30	15,959	1.50	9,060
of which: additional tier 1 capital	3.50	10,057	1.50	9,060	3.50	12,990	1.50	9,060
of which: additional tier 1 buffer capital	0.80	2,299			0.80	2,969		
<b>Eligible going concern capital</b>								
<b>Total going concern capital</b>	22.93	65,878	10.91	65,878	16.28	60,406	10.00	60,406
Common equity tier 1 capital	17.41	50,040	8.29	50,040	13.48	50,040	8.29	50,040
<b>Total loss-absorbing additional tier 1 capital<sup>3</sup></b>	5.51	15,838	2.62	15,838	2.79	10,366	1.72	10,366
of which: high-trigger loss-absorbing additional tier 1 capital	3.61	10,366	1.72	10,366	2.79	10,366	1.72	10,366
of which: low-trigger loss-absorbing tier 2 capital	1.90	5,472	0.91	5,472				

## Risk-weighted assets / leverage ratio denominator

Risk-weighted assets	287,338	371,146
Leverage ratio denominator	603,971	603,971

<sup>1</sup> By FINMA decree, requirements exceed those based on the transitional arrangements of the Swiss Capital Adequacy Ordinance, i.e., a total going concern capital ratio requirement of 13.58% plus the effect of countercyclical buffer (CCB) requirements of 0.08%, of which 9.68% plus the effect of CCB requirements of 0.08% must be satisfied with CET1 capital, and a total going concern leverage ratio requirement of 4.5%, of which 3.2% must be satisfied with CET1 capital. <sup>2</sup> Includes applicable add-ons of 1.44% for RWA and 0.5% for leverage ratio denominator (LRD). <sup>3</sup> Includes outstanding low-trigger loss-absorbing tier 2 capital instruments, which are available under the transitional rules of the Swiss SRB framework to meet the going concern requirements until the earlier of (i) their maturity or first call date or (ii) 31 December 2019. Outstanding low-trigger loss-absorbing tier 2 capital instruments are subject to amortization starting five years prior to their maturity.

## BCBS Basel III leverage ratio

CHF million, except where indicated	30.6.19	31.3.19	31.12.18	30.9.18
Total tier 1 capital	62,783	61,576	58,606	58,234
Total exposures (leverage ratio denominator)	603,971	614,696	590,934	608,182
<b>BCBS Basel III leverage ratio (%)</b>	<b>10.4</b>	<b>10.0</b>	<b>9.9</b>	<b>9.6</b>



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**Rounding** | Numbers presented throughout this report may not add up precisely to the totals provided in the tables and text. Percentages, percent changes, and adjusted results are calculated on the basis of unrounded figures. Information on absolute changes between reporting periods, which is provided in text and that can be derived from figures displayed in the tables, is calculated on a rounded basis.

**Tables** | Within tables, blank fields generally indicate that the field is not applicable or not meaningful, or that information is not available as of the relevant date or for the relevant period. Zero values generally indicate that the respective figure is zero on an actual or rounded basis. Percentage changes are presented as a mathematical calculation of the change between periods.

UBS Group AG  
P.O. Box  
CH-8098 Zurich

[ubs.com](https://ubs.com)

