



UNION BANCAIRE PRIVÉE

Characteristics of regulatory capital instruments

As at 31 December 2015

SHARE CAPITAL

Issuer	UNION BANCAIRE PRIVÉE, UBP SA
Identifier (ISIN)	n/a
Law applicable to instrument	Swiss law

Regulatory treatment

Consideration in the Basel III transitional rules	Common Equity Tier 1 (CET1)
Consideration after the expiry of the Basel III transitional period	Common Equity Tier 1 (CET1)
Eligibility as stand-alone/group/stand-alone and group levels	Stand-alone and group
Equity shares/debt securities/hybrid instruments/other instruments	Equity shares
Amounts eligible for regulatory capital (according to the most recent report to the SNB)	CHF 300 million
Instrument's nominal value	CHF 300 million
Accounting item	Share capital
Original date of issue	3 July 1956
Unlimited or with expiry date	Unlimited
Original date of maturity	n/a
May be cancelled by issuer (with prior approval of regulatory authorities)	No
Date of optional early redemption/date of early redemption under certain circumstances/amount to be redeemed	n/a
Dates of previous early redemption (if any)	n/a

Coupons/dividends

Fixed/variable/initially fixed then converted to variable/initially variable then converted to fixed	n/a
Nominal coupon and reference indices (if any)	n/a
Existence of a payment stop for dividends	n/a
Payment of interest/dividends: entirely/partially discretionary/mandatory	Discretionary dividend payment
Existence of a clause for increasing the interest rate (step-up) or another incentive to pay back full amount due	No
Not cumulative/cumulative	Not cumulative
Convertible/not convertible	n/a
Position in credit hierarchy in case of liquidation (name the instrument which is ranked higher)	Unsecured creditors
Existence of characteristics which could jeopardise full recognition under the Basel III regime	No