

## Characteristics of regulatory capital instruments

As of 31 December 2023

The issued instruments are shown in separate columns in the below table. In case of any deviation between the table hereunder and the instrument documentation, the instrument documentation in question would be relevant.

		<b>Common Equity Tier 1</b>	<b>Bond Tier 1 – 2017</b>	<b>Bond Tier 1 – 2019</b>	<b>Bond Tier 1 – 2020</b>	<b>Bond Tier 1 – 2021</b>	<b>Bond Tier 1 – 2022</b>	<b>Bond Tier 1 – 2023</b>
1	Issuer	Julius Baer Group Ltd.	Julius Baer Group Ltd.	Julius Baer Group Ltd.	Julius Baer Group Ltd.	Julius Baer Group Ltd.	Julius Baer Group Ltd.	Julius Baer Group Ltd.
2	Unique Identifier (ISIN)	CH0102484968	XS1679216801	CH0481013784	XS2238020445	XS2387925501	XS2468403428	XS2586873379
3	Governing law of the instrument	Swiss Law	Swiss Law	Swiss Law	Swiss Law	Swiss Law	Swiss Law	Swiss Law
<b>Regulatory treatment</b>								
4	Under transitional Basel III rules (CET1 / AT1 / T2)	CET1	AT1	AT1	AT1	AT1	AT1	AT1
5	Under post-transitional Basel III rules (CET1 / AT1 / T2)	CET1	AT1	AT1	AT1	AT1	AT1	AT1
6	Eligibility at single-entity / group levels	Group	Group	Group	Group	Group	Group	Group
7	Equity securities / debt securities / hybrid instruments / other instruments	Equity	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid	Hybrid

		<b>Common Equity Tier 1</b>	<b>Bond Tier 1 – 2017</b>	<b>Bond Tier 1 – 2019</b>	<b>Bond Tier 1 – 2020</b>	<b>Bond Tier 1 – 2021</b>	<b>Bond Tier 1 – 2022</b>	<b>Bond Tier 1 – 2023</b>
8	Amount recognised in regulatory capital	CHF 4.1m	CHF 249.7m	CHF 349.1m	CHF 266.5m	CHF 262.6m	CHF 334.9m	CHF 367.8m
9	Par value of instrument	CHF 4.1m	USD 300.0m	CHF 350.0m	USD 350.0m	USD 320.0m	USD 400.0m	EUR 400.0m
10	Accounting classification	Shareholders' equity	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost	Debt issued measured at amortized cost
11	Original date of issue	n/a	12 Sep 2017	25 Jun 2019	08 Oct 2020	23 Sep 2021	09 Jun 2022	15 Feb 2023
12	Perpetual or dated	n/a	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	n/a	n/a	n/a	n/a	n/a	n/a	n/a
14	Issuer call (subject to prior approval from supervisory authority)	n/a	Yes	Yes	Yes	Yes	Yes	Yes
15	Optional call date	n/a	12 Sep 2024	25 Jun 2025	08 Apr 2026	23 Mar 2028	09 Jun 2027	15 Aug 2029
	Contingent call date	n/a	As per redemption clause	As per redemption clause	As per redemption clause	As per redemption clause	As per redemption clause	As per redemption clause
	Redemption amount	n/a	Full debt retirement	Full debt retirement	Full debt retirement	Full debt retirement	Full debt retirement	Full debt retirement
16	Subsequent call dates, if applicable	n/a	Callable on 12/09/2024 and on every semi-annual interest payment date thereafter	Callable anytime in the three months prior to and including the first reset date (25/09/2025) and at any interest payment date thereafter	Callable anytime in the six months prior to and including the first reset date (08/10/2026) and on every semi-annual interest payment date thereafter	Callable anytime in the six months prior to and including the first reset date (23/09/2028) and on every semi-annual interest payment date thereafter	Callable anytime in the six months prior to and including the first reset date (09/12/2027) and on every semi-annual interest payment date thereafter	Callable anytime in the six months prior to and including the first reset date (15/02/2030) and on every semi-annual interest payment date thereafter

Characteristics of regulatory capital instruments according to FINMA Circ. 16/1 "Disclosure – banks"

		<b>Common Equity Tier 1</b>	<b>Bond Tier 1 – 2017</b>	<b>Bond Tier 1 – 2019</b>	<b>Bond Tier 1 – 2020</b>	<b>Bond Tier 1 – 2021</b>	<b>Bond Tier 1 – 2022</b>	<b>Bond Tier 1 – 2023</b>
<b>Coupons / dividends</b>								
17	Fixed or floating dividend / coupon	n/a	Fixed then floating	Fixed then floating	Fixed then floating	Fixed then floating	Fixed then floating	Fixed then floating
18	Coupon rate and any related index	n/a	4.75% (UST <sup>1</sup> 1.875%)	2.375% (6.25-year interpolated mid-market swap rate <sup>2</sup> )	4.875% (UST <sup>3</sup> 0.259%)	3.625% (UST <sup>1</sup> 1.086%)	6.875% (UST <sup>4</sup> 2.935%)	6.625% (7y EUR MS <sup>5</sup> 2.888%)
19	Existence of a dividend stopper	n/a	Yes (can be overruled by shareholders)	Yes (can be overruled by shareholders)	Yes (can be overruled by shareholders)	Yes (can be overruled by shareholders)	Yes (can be overruled by shareholders)	Yes (can be overruled by shareholders)
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	n/a	No	No	No	No	No	No

<sup>1</sup> The 7-year US Treasury Rate has been used as pricing reference. In case of an extension, the 5-year Constant Maturity Treasury (“CMT”) Rate will be applied.

<sup>2</sup> The interpolated 6.25-year CHF mid-market swap rate has been used as pricing reference. In case of an extension where the 5-year CHF mid-market swap rate has been discontinued, the rate of interest will be determined using an Alternative Benchmark Rate comparable to the 5-year CHF mid-market swap rate had it not been discontinued.

<sup>3</sup> The 5-year US Treasury Rate has been used as pricing reference. In case of an extension, the 5-year Constant Maturity Treasury (“CMT”) Rate will be applied.

<sup>4</sup> The interpolated 5.5-year US Treasury Rate has been used as pricing reference. In case of an extension, the 5-year Constant Maturity Treasury (“CMT”) Rate will be applied.

<sup>5</sup> The 7-year EUR mid-swap has been used as pricing reference to the annualised yield. In case of an extension, the mid-swap rate for euro swaps with a term of five years will be applied.

		Common Equity Tier 1	Bond Tier 1 – 2017	Bond Tier 1 – 2019	Bond Tier 1 – 2020	Bond Tier 1 – 2021	Bond Tier 1 – 2022	Bond Tier 1 – 2023
<b>Coupons / dividends</b>								
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	n/a	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger	n/a	n/a	n/a	n/a	n/a	n/a	n/a
25	If convertible, fully or partially	n/a	n/a	n/a	n/a	n/a	n/a	n/a
26	If convertible, conversion rate	n/a	n/a	n/a	n/a	n/a	n/a	n/a
27	If convertible, mandatory or optional conversion	n/a	n/a	n/a	n/a	n/a	n/a	n/a
28	If convertible, specify instrument type convertible into	n/a	n/a	n/a	n/a	n/a	n/a	n/a
29	If convertible, specify issuer of instrument it converts into	n/a	n/a	n/a	n/a	n/a	n/a	n/a

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<b>Coupons / dividends</b>								
30	Write-down feature	n/a	Yes	Yes	Yes	Yes	Yes	Yes
31	If write-down, write-down trigger(s)	n/a	Threshold of write-down at 7% or in case of financial reconstruction	Threshold of write-down at 5.125% or in case of financial reconstruction	Threshold of write-down at 7% or in case of financial reconstruction	Threshold of write-down at 5.125% or in case of financial reconstruction	Threshold of write-down at 5.125% or in case of financial reconstruction	Threshold of write-down at 5.125% or in case of financial reconstruction
32	If write-down, full or partial	n/a	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction	Write-down in the amount required to reach trigger. Total write-down in case of financial reconstruction
33	If write-down, permanent or temporary	n/a	Permanent	Permanent	Permanent	Permanent	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	T1	T2	T2	T2	T2	T2	T2
36	Features that prevent full recognition under Basel III	n/a	No	No	No	No	No	No
37	If yes, specify	n/a	n/a	n/a	n/a	n/a	n/a	n/a