

Zurich, April 30, 2020

Interim Reference

Mr. Tomasz Krzysztof Andel, born on September 25, 1985,

joined UBS Business Solutions AG with the rank of Associate Director on February 1, 2018.

Tomasz has been employed as an IT Engineer within Group Technology in Zurich since February 1, 2018. He is responsible for the following tasks:

- Functional leadership of a branch comprising 12 employees in accordance with relevant supervisory principles, compliance provisions, internal policies and the statutory framework
- Handling rapid application development for risk modeling in R, C++ and Python, with a focus on functional Q language for KDB+, Python applications, and a C++ codebase for Risk and Investment Banking
- Cooperating with the Risk Management team on implementing the bank's strategy

We have come to know Tomasz as an extremely motivated, hardworking and interested employee who is keen to learn. He is remarkably quick on the uptake, has notably sound judgment and copes confidently and effectively under pressure. His method of working is precise, independent, deadline-conscious and efficient. Furthermore, he utilizes his outstanding specialist know-how of numerous technologies in a continually targeted and profitable fashion and responds to customer demands. Tomasz completes his tasks with clear understanding and much personal dedication and always performs well.

As a manager, Tomasz makes decisions and allocates tasks among his team members in a focused and timely way. He has commendable social capabilities and leadership qualities.

Tomasz is an exceedingly valued staff member who is loyal, constantly team-oriented and has especially good interpersonal skills. Moreover, his conduct towards clients, superiors and colleagues alike is communicative, receptive and open at all times.

This interim reference is being issued due to a change of line manager. We would like to thank Tomasz for his valuable contribution and look forward to continuing this pleasant working relationship.

UBS Business Solutions AG



Markus Kangas
Director



Sarah Frutiger
Director