

New CHF Capital Market Transaction for

Issuer	Cembra Money Bank AG, Auto Covered Bond	
Guarantee	Cembra Auto Finance AG	
Status	Covered Bond	
Issuer Rating(s)	A- (st.) / A- (st.) (S&P / ZKB)	
Instrument Rating(s)	AAA (Fitch)	
Coupon	0.725 % p.a.	
Issue Price	100.000 %	
Spread vs Swap Mid (SARON)	60 bp	
Yield to Maturity	0.73 %	
Amount (CHF)	150'000'000	(with reopening-clause)
SIX	As of 2025-07-17	
Payment Date	2025-07-18	
Tenor	5 years	
Maturity Date	2030-07-18	
Form of Deed	Uncertificated Securities (Wertrechte)	
Denomination	CHF 5'000 nom (and multiples thereof)	
Listing	SIX Swiss Exchange	
FIDLEG Prospectus	Yes	
Valorennumber / ISIN	145'599'005	CH1455990056
Commissions	Standard	
Sales Restrictions	USA, US Persons, EEA, UK	
Sole Lead Manager	Zürcher Kantonalbank	
Further Syndicate	No	