

New CHF Capital Market Transaction for

Issuer	Cembra Money Bank AG
Guarantee	Cembra Auto Finance AG
Status	Covered Bond
Issuer Rating(s)	A- (st.) / A- (st.) (S&P / ZKB)
Instrument Rating(s)	AAA (Fitch)
Coupon	0.9975 % p.a.
Issue Price	100.000 %
Spread vs Swap Mid (SARON)	63 bp
Yield to Maturity	1.00 %
Amount (CHF)	175'000'000 (with reopening-clause)
SIX	As of 2026-08-27
Payment Date	2026-08-28
Tenor	5 years
Maturity Date	2031-08-28
Form of Deed	Uncertificated Securities (Wertrechte)
Denomination	CHF 5'000 nom (and multiples thereof)
Listing	SIX Swiss Exchange
FIDLEG Prospectus	Yes
Valorennumber / ISIN	158'146'813 CH1581468134
Commissions	Standard
Sales Restrictions	USA, US Persons, EEA, UK
Joint Lead Managers	Zürcher Kantonalbank / UBS
Further Syndicate	No