

# Cembra Auto Covered Bond Programme

## Monthly Investor Report

**Determination Period:**  
**Guarantor Payment Date:**

**September 2025**  
**20 October 2025**

Issuer: Cembra Money Bank Ltd.  
Bändliweg 20  
CH-8048 Zurich  
Switzerland

Guarantor: Cembra Auto Finance AG  
Bändliweg 20  
CH-8048 Zurich  
Switzerland

Servicer: Cembra Money Bank Ltd.

Cash Manager: TMF Management Services SA  
Rue de Jargonnant 2  
CH-1207 Geneva  
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## Cembra Auto Covered Bond Programme

### Auto Covered Bonds Outstanding

Determination Period: [September 2025](#)

Last day of the determination period: 30 September 2025

Calculation Date: [13 October 2025](#)

Guarantor Payment Date: [20 October 2025](#)

#### General Information:

| Series / ISIN | Maturity  | Issuance  | Notional Outstanding | Coupon |
|---------------|-----------|-----------|----------------------|--------|
| CH1455990056  | 18-Jul-30 | 18-Jul-25 | 150,000,000          | 0.725% |

#### Payments:

| Series / ISIN | Interest       |                 | Principal      |                 | Next IPD  |
|---------------|----------------|-----------------|----------------|-----------------|-----------|
|               | Current Period | Previous Period | Current Period | Previous Period |           |
| CH1455990056  | --             | --              | --             | --              | 18-Jul-26 |

#### Overcollateralisation:

|                    | Asset Percentage | Overcollateralisation |
|--------------------|------------------|-----------------------|
| Auto Covered Bonds | 88%              | 23.34%                |

## Cembra Auto Covered Bond Programme

### Accounts

#### General Bank Account

|                                   | Calculation Date | Payment Date | Previous Period |
|-----------------------------------|------------------|--------------|-----------------|
|                                   | CHF              | CHF          | CHF             |
| General Cash Ledger               | 728,060.50       | 728,060.50   | 801,990.50      |
| Guarantor Profit Amount Ledger    | -                | -            | -               |
| Liquidity Reserve Fund Ledger     | 181,250.00       | 181,250.00   | 150,000.00      |
| Liquidity Reserve Required Amount | 256,770.83       | 271,875.00   | 181,250.00      |

#### General Custody Account

|                            | Calculation Date | Payment Date | Previous Period |
|----------------------------|------------------|--------------|-----------------|
|                            | CHF              | CHF          | CHF             |
| General Investments Ledger | -                | -            | -               |

#### Cover Pool Bank Account

|                                | Calculation Date | Payment Date | Previous Period |
|--------------------------------|------------------|--------------|-----------------|
|                                | CHF              | CHF          | CHF             |
| Cover Pool General Cash Ledger | -                | -            | -               |
| VAT Ledger                     | -                | -            | -               |

#### Cover Pool Custody Account

|                               | Calculation Date | Payment Date | Previous Period |
|-------------------------------|------------------|--------------|-----------------|
|                               | CHF              | CHF          | CHF             |
| Cover Pool Investments Ledger | -                | -            | -               |

#### Guarantor Share Capital Bank Account

|                         | Calculation Date | Payment Date | Previous Period |
|-------------------------|------------------|--------------|-----------------|
|                         | CHF              | CHF          | CHF             |
| Guarantor Share Capital | 150,000.00       | 150,000.00   | 150,000.00      |

#### Prescribed Cash Limit

|   | Calculation Date | Payment Date   | Previous Period |
|---|------------------|----------------|-----------------|
|   | CHF              | CHF            | CHF             |
| (A) Outstanding Balance of Transferred Lease Assets | 185,011,031.17   | 185,011,031.17 | 185,001,206.72  |
| (B) Minimum Value of Transferred Lease Assets       | 173,469,533.52   | 173,469,533.52 | 173,492,056.25  |
| (C) Cash + Substitute Assets                        | 909,310.50       | 909,310.50     | 951,990.50      |
| 100% - A / (B+C)                                    | -6.10%           | -6.10%         | -6.05%          |
| Below Prescribed Cash Limit?                        | 15%              | Yes            | Yes             |

#### Liquidity Reserve Fund

|  | Calculation Date | Payment Date | Previous Period |
|--|------------------|--------------|-----------------|
|  | CHF              | CHF          | CHF             |
| Liquidity Reserve Fund Required Amount                             | 256,770.83       | 271,875.00   | 181,250.00      |
| (a) ACB interest and senior expenses due on next 3 Payment Dates   | 126,000.00       | 126,000.00   | 126,000.00      |
| (b) Accrued ACB interest since last Payment Date                   | 256,770.83       | 271,875.00   | 181,250.00      |
| Amount standing to the credit of the Liquidity Reserve Fund Ledger | 181,250.00       | 181,250.00   | 150,000.00      |
| Payment due from the Subordinated Lender                           | 75,520.83        | 90,625.00    | 31,250.00       |
| Liquidity Reserve Fund Excess Amount                               | -                | -            | -               |

## Cembra Auto Covered Bond Programme

### Priority of Payments

| Available Funds  | CHF               |
|--|-------------------|
| - Amounts standing to the credit of the General Bank Account | 728,060.50        |
| - Liquidity Reserve Fund                                     | 181,250.00        |
| <b>Total Available Distribution Amount</b>                   | <b>909,310.50</b> |

| Pre-Guarantee Priority of Payments                                       | Due               | Paid              | Reserved | Status |
|--|-------------------|-------------------|----------|--------|
|  | CHF               | CHF               | CHF      |        |
| - Taxes paid to the Tax Authority (i)                                    | -                 | -                 | -        | OK     |
| - Trustee fees (ii)  | -                 | -                 | -        | OK     |
| - Principal Paying Agent fees (iii)                                      | -                 | -                 | -        | OK     |
| - Senior Expenses (iv)   | -                 | -                 | -        | OK     |
| - Liquidity Reserve Fund (v)   | 90,625.00         | 90,625.00         | -        | OK     |
| - Collateral Differential (vi)   | 42,500.00         | 42,500.00         | -        | OK     |
| - Other payments under transaction documents (vii)                       | -                 | -                 | -        | OK     |
| - Guarantor Profit (viii)  | -                 | -                 | -        | OK     |
| - Guarantor Profit Ledger (ix)   | -                 | -                 | -        | OK     |
| - Liquidity Reserve Fund Excess Amount to Subordinated Loan Provider (x) | -                 | -                 | -        | OK     |
| - General Bank Account (xi)  | -                 | -                 | -        | OK     |
| <b>Total</b>   | <b>133,125.00</b> | <b>133,125.00</b> | -        |        |

| Guarantee Priority of Payments (Not Applicable)              | Due | Paid | Reserved | Status |
|--|-----|------|----------|--------|
|  | CHF | CHF  | CHF      |        |
| - Taxes paid to the Tax Authority (i)                        | -   | -    | -        | OK     |
| - Trustee fees (ii)  | -   | -    | -        | OK     |
| - Principal Paying Agent fees (iii)                          | -   | -    | -        | OK     |
| - Senior Expenses (iv)                                       | -   | -    | -        | OK     |
| - Auto Covered Bond Interest (v)                             | -   | -    | -        | OK     |
| - Liquidity Reserve Fund (vi)                                | -   | -    | -        | OK     |
| - Auto Covered Bond Scheduled Principal (vii)                | -   | -    | -        | OK     |
| - Deposit in General Bank Account (viii)                     | -   | -    | -        | OK     |
| - Other payments under transaction documents (ix)            | -   | -    | -        | OK     |
| - Guarantor Profit or deposit on Guarantor Profit Ledger (x) | -   | -    | -        | OK     |
| - Collateral Differential (xi)                               | -   | -    | -        | OK     |
| - Subordinated Loan (xii)                                    | -   | -    | -        | OK     |
| - General Bank Account (xiii)                                | -   | -    | -        | OK     |
| <b>Total</b>   | -   | -    | -        |        |

# Cembra Auto Covered Bond Programme

## Tests

### Asset Coverage Test

| <i>Adjusted Aggregate Lease Balance</i>   | <i>Current level</i> | <i>Trigger breached</i> |
|---|----------------------|-------------------------|
| A   | 162,809,707          |                         |
| B   | 909,311              |                         |
| C   | --                   |                         |
| X   | --                   |                         |
| Z   | 3,562,500            |                         |
| A + B + C - (X + Z)                       | 160,156,518          |                         |
| Auto Covered Bonds Outstanding            | 150,000,000          | No                      |
| Overcollateralisation                     | 23.3%                |                         |
| Minimum Value of Transferred Lease Assets | 173,469,534          |                         |
| Cover Pool Balance                        | 185,011,031          |                         |
| Asset Percentage Used                     | 88.0%                |                         |

### Interest Coverage Test

| <i>Cover Pool Revenues</i>                | <i>Current level</i> | <i>Trigger breached</i> |
|---|----------------------|-------------------------|
| Expected interest income (next 12 months) | 9,478,859            |                         |
| Expected expenses (next 12 months)        | 126,000              |                         |
| A   | 9,352,859            |                         |
| Auto Covered Bond Interest Due            | 1,087,500            |                         |
| B   | 1,087,500            | No                      |

### Amortisation Test (Not Applicable)

| <i>Amortisation Adjusted Aggregate Lease Balance</i> | <i>Current level</i> | <i>Trigger breached</i> |
|--|----------------------|-------------------------|
| A  | 185,011,031          |                         |
| B  | 909,311              |                         |
| C  | --                   |                         |
| Z  | 3,562,500            |                         |
| A + B + C - Z  | 182,357,842          |                         |
| Auto Covered Bonds Outstanding                       | 150,000,000          | No                      |

# Cembra Auto Covered Bond Programme

## Ratings

### Auto Covered Bonds

| Series | ISIN         | Fitch |
|--------|--------------|-------|
| 2025-1 | CH1455990056 | AAA   |

### Transaction Parties

| Party                  | Role                        | Minimum Ratings (Fitch) |            | Current Rating (Fitch) |            |
|------------------------|-----------------------------|-------------------------|------------|------------------------|------------|
|                        |                             | Long Term               | Short Term | Long Term              | Short Term |
| Zürcher Kantonalbank   | Account Bank                | A-                      | F1         | AAA                    | F1+        |
| Cembra Money Bank Ltd. | Corporate Services Provider | BBB-                    | N/A        | Private*               | N/A        |

Corporate Servicer Trigger Breached?

No

\* equal or greater than BBB-

# Cembra Auto Covered Bond Programme

## Cover Pool information

Determination Period: September 2025

| Outstanding Lease Pool   | Amount         |
|--|----------------|
|  | CHF            |
| Balance at the beginning of the period                               | 185,001,206.72 |
| Balance at the end of the period before transfers and retransfers    | 180,371,888.71 |
| Transfers  | 5,359,722.90   |
| Retransfers  | 720,580.44     |
| Balance at the end of the period and after transfers and retransfers | 185,011,031.17 |

### Status of the contracts at the end of the period (after transfers and retransfers)

|   | Number in arrears | Amounts in arrears | Outstanding Balance | % of pool balance |
|---|-------------------|--------------------|---------------------|-------------------|
|   |                   | CHF                | CHF                 |                   |
| Current                                     | 7,585             | 758,860.03         | 174,270,176.69      | 94.19%            |
| Past due <= 30 days                         | 30                | 198,797.79         | 10,329,839.66       | 5.58%             |
| Past due 31 - 60 days                       | 60                | 14,041.54          | 411,014.82          | 0.22%             |
| Past due 61 - 90 days                       | 90                | -                  | -                   | 0.00%             |
| Past due 91 - 120 days                      | 120               | -                  | -                   | 0.00%             |
| Past due 121 - 150 days                     | 150               | -                  | -                   | 0.00%             |
| Past due 151 - 180 days                     | 180               | -                  | -                   | 0.00%             |
| <b>Total number of contracts in arrears</b> | 392               | 212,839            | 10,740,854          | 100.00%           |

### Monthly loss information

|                | Aggregate transfers<br>(excl current<br>replenishment) | Gross default<br>(excl. VAT) | Balance retransferred<br>(excl. current<br>retransfer) | Gross default<br>% Cumulative | Gross default +<br>retransferred<br>% Cumulative |
|----------------|--|------------------------------|--|-------------------------------|--|
|                | CHF  | CHF                          | CHF  |                               |  |
| Prior periods  | 191,874,230.30   | 0.00                         | 1,940,703.68   | 0.00%                         | 1.01%  |
| September 2025 | 3,481,562.40   | 0.00                         | 2,229,693.36   | 0.00%                         | 2.13%  |

### Weighted Average Statistics

|   |      |
|---|------|
| Weighted Average Yield                  | 5.7% |
| Weighted Average Original Term (months) | 53.7 |
| Weighted Average Seasoning (months)     | 17.7 |
| Weighted Average Remaining Months       | 36.0 |

### Residual Value at the end of the period (after transfers and retransfers)

|                | Amount        | Amount % of<br>Outstanding balance |
|----------------|---------------|------------------------------------|
|                | CHF           |                                    |
| Total Residual | 87,156,755.78 | 47.1%                              |

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

September 2025

### 1. Vehicle type

Portfolio at the end of the period (after transfers and retransfers)

| Car type     | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance total | Aggregate lease balance as % | Number of contracts private | Number of contracts commercial | Number of contracts total | Number of contracts as % of pool |
|--------------|---------------------------------|------------------------------------|-------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|----------------------------------|
| New Cars     | 33,750,540.76                   | 12,478,046.90                      | 46,228,587.66                 | 24.99%                       | 1,516                       | 416                            | 1,932                     | 24.22%                           |
| Used cars    | 110,373,444.60                  | 28,408,998.91                      | 138,782,443.51                | 75.01%                       | 5,038                       | 1,007                          | 6,045                     | 75.78%                           |
| <b>Total</b> | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>185,011,031.17</b>         | <b>100.00%</b>               | <b>6,554</b>                | <b>1,423</b>                   | <b>7,977</b>              | <b>100.00%</b>                   |

Residual value at the end of the period (after transfers and retransfers)

| Car type     | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|--------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| New cars     | 17,348,634.67                  | 5,811,200.01                      | 23,159,834.68                | 25.36%                      | 30.98%                         | 26.57%                    |
| Used cars    | 51,047,909.05                  | 12,949,012.05                     | 63,996,921.10                | 74.64%                      | 69.02%                         | 73.43%                    |
| <b>Total</b> | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

### 2. Customer type

Portfolio at the end of the period (after transfers and retransfers)

| Customer group | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance total | Aggregate lease balance as % | Number of contracts new | Number of contracts used | Number of contracts total | Number of contracts as % of pool |
|----------------|-----------------------------|------------------------------|-------------------------------|------------------------------|-------------------------|--------------------------|---------------------------|----------------------------------|
| Private        | 33,750,540.76               | 110,373,444.60               | 144,123,985.36                | 77.90%                       | 1,516                   | 5,038                    | 6,554                     | 82.16%                           |
| Commercial     | 12,478,046.90               | 28,408,998.91                | 40,887,045.81                 | 22.10%                       | 416                     | 1,007                    | 1,423                     | 17.84%                           |
| <b>Total</b>   | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>185,011,031.17</b>         | <b>100.00%</b>               | <b>1,932</b>            | <b>6,045</b>             | <b>7,977</b>              | <b>100.00%</b>                   |

Residual value at the end of the period (after transfers and retransfers)

| Customer group | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|----------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| Private        | 17,348,634.67              | 51,047,909.05               | 68,396,543.72                | 78.48%                  | 78.48%                   | 78.48%                    |
| Commercial     | 5,811,200.01               | 12,949,012.05               | 18,760,212.06                | 21.52%                  | 21.52%                   | 21.52%                    |
| <b>Total</b>   | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

### 3. APR distribution

Portfolio at the end of the period (after transfers and retransfers) total

| Group in %   | Aggregate lease balance total | Aggregate lease balance as % of pool | Number of contracts total | Number of contracts as % of pool |
|--------------|-------------------------------|--------------------------------------|---------------------------|----------------------------------|
| < 4%         | 27,856,483.59                 | 15.06%                               | 1,058                     | 13.26%                           |
| 4% - 5%      | 43,875,915.41                 | 23.72%                               | 1,651                     | 20.70%                           |
| 5% - 6%      | 46,415,349.56                 | 25.09%                               | 1,815                     | 22.75%                           |
| 6% - 7%      | 46,036,143.41                 | 24.88%                               | 2,113                     | 26.49%                           |
| > 7%         | 20,827,139.20                 | 11.26%                               | 1,340                     | 16.80%                           |
| <b>Total</b> | <b>185,011,031.17</b>         | <b>100.00%</b>                       | <b>7,977</b>              | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Group in %   | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|--------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 4%         | 19,970,240.76               | 7,886,242.83                 | 43.20%                                   | 5.68%                                     | 765                     | 293                      | 39.60%                               | 4.85%                                 |
| 4% - 5%      | 13,362,937.31               | 30,512,978.10                | 28.91%                                   | 21.99%                                    | 492                     | 1,159                    | 25.47%                               | 19.17%                                |
| 5% - 6%      | 6,434,350.99                | 39,980,998.57                | 13.92%                                   | 28.81%                                    | 222                     | 1,593                    | 11.49%                               | 26.35%                                |
| 6% - 7%      | 3,549,940.49                | 42,486,202.92                | 7.68%                                    | 30.61%                                    | 197                     | 1,916                    | 10.20%                               | 31.70%                                |
| > 7%         | 2,911,118.11                | 17,916,021.09                | 6.30%                                    | 12.91%                                    | 256                     | 1,084                    | 13.25%                               | 17.93%                                |
| <b>Total</b> | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period new / used

| Group in %   | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|--------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 4%         | 10,571,383.75              | 4,083,462.71                | 14,654,846.46                | 45.65%                  | 6.38%                    | 16.81%                    |
| 4% - 5%      | 6,894,246.86               | 15,105,911.22               | 22,000,158.08                | 29.77%                  | 23.60%                   | 25.24%                    |
| 5% - 6%      | 3,133,402.10               | 19,376,861.75               | 22,510,263.85                | 13.53%                  | 30.28%                   | 25.83%                    |
| 6% - 7%      | 1,515,970.62               | 18,608,381.22               | 20,124,351.84                | 6.55%                   | 29.08%                   | 23.09%                    |
| > 7%         | 1,044,831.35               | 6,822,304.20                | 7,867,135.55                 | 4.51%                   | 10.66%                   | 9.03%                     |
| <b>Total</b> | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Group in %   | Aggregate lease balance private | Aggregate lease balance commercial | Original aggregate lease balance private as % of pool | Original aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|--------------|---------------------------------|------------------------------------|---|--|-----------------------------|--------------------------------|--|---|
| < 4%         | 22,001,926.30                   | 5,854,557.29                       | 15.27%  | 14.32%   | 878                         | 180                            | 13.40%                                   | 12.65%                                      |
| 4% - 5%      | 33,349,678.51                   | 10,526,236.90                      | 23.14%  | 25.74%   | 1,354                       | 297                            | 20.66%                                   | 20.87%                                      |
| 5% - 6%      | 35,455,579.99                   | 10,959,769.57                      | 24.60%  | 26.80%   | 1,480                       | 335                            | 22.58%                                   | 23.54%                                      |
| 6% - 7%      | 36,553,595.27                   | 9,482,548.14                       | 25.36%  | 23.19%   | 1,733                       | 380                            | 26.44%                                   | 26.70%                                      |
| > 7%         | 16,763,205.29                   | 4,063,933.91                       | 11.63%  | 9.94%  | 1,109                       | 231                            | 16.92%                                   | 16.23%                                      |
| <b>Total</b> | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>  | <b>100.00%</b>   | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period private / commercial

| Group in %   | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|--------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 4%         | 11,657,394.77                  | 2,997,451.69                      | 14,654,846.46                | 17.04%                      | 15.98%                         | 16.81%                    |
| 4% - 5%      | 16,852,722.87                  | 5,147,435.21                      | 22,000,158.08                | 24.64%                      | 27.44%                         | 25.24%                    |
| 5% - 6%      | 17,347,948.41                  | 5,162,315.44                      | 22,510,263.85                | 25.36%                      | 27.52%                         | 25.83%                    |
| 6% - 7%      | 16,175,776.83                  | 3,948,575.01                      | 20,124,351.84                | 23.65%                      | 21.05%                         | 23.09%                    |
| > 7%         | 6,362,700.84                   | 1,504,434.71                      | 7,867,135.55                 | 9.30%                       | 8.02%                          | 9.03%                     |
| <b>Total</b> | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period: September 2025

#### 4. Original aggregate lease balance

Portfolio at the end of the period (after transfers and retransfers) total

| Group in CHF   | Aggregate original lease balance | Aggregate original lease balance as % of pool | Number of contracts | Number of contracts as % of pool |
|----------------|----------------------------------|---|---------------------|----------------------------------|
| < 10000        | 2,405,204.48                     | 0.83%   | 325                 | 4.07%                            |
| 10000 - 20000  | 23,871,111.90                    | 8.25%   | 1,536               | 19.26%                           |
| 20000 - 30000  | 46,678,755.77                    | 16.13%  | 1,872               | 23.47%                           |
| 30000 - 40000  | 59,563,852.64                    | 20.58%  | 1,715               | 21.50%                           |
| 40000 - 50000  | 48,147,021.55                    | 16.64%  | 1,079               | 13.53%                           |
| 50000 - 75000  | 60,362,194.54                    | 20.86%  | 1,018               | 12.76%                           |
| 75000 - 100000 | 19,923,757.56                    | 6.88%   | 235                 | 2.95%                            |
| > 100000       | 28,427,678.56                    | 9.82%   | 197                 | 2.47%                            |
| <b>Total</b>   | <b>289,379,577.00</b>            | <b>100.00%</b>                                | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Group in CHF   | Aggregate original lease balance new | Aggregate original lease balance used | Aggregate original lease balance new as % of pool | Aggregate original lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|----------------|--------------------------------------|---------------------------------------|---|--|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 10000        | 1,012,234.24                         | 1,392,970.24                          | 1.34%   | 0.65%  | 148                     | 177                      | 7.66%                                | 2.93%                                 |
| 10000 - 20000  | 3,006,206.45                         | 20,864,905.45                         | 3.99%   | 9.75%  | 203                     | 1,333                    | 10.51%                               | 22.05%                                |
| 20000 - 30000  | 7,685,101.26                         | 38,993,654.51                         | 10.19%  | 18.22%   | 298                     | 1,574                    | 15.42%                               | 26.04%                                |
| 30000 - 40000  | 15,574,948.32                        | 43,988,904.32                         | 20.66%  | 20.56%   | 448                     | 1,267                    | 23.19%                               | 20.96%                                |
| 40000 - 50000  | 18,517,753.07                        | 29,629,268.48                         | 24.56%  | 13.85%   | 413                     | 666                      | 21.38%                               | 11.02%                                |
| 50000 - 75000  | 19,065,616.51                        | 41,296,578.03                         | 25.29%  | 19.30%   | 325                     | 693                      | 16.82%                               | 11.46%                                |
| 75000 - 100000 | 4,797,366.71                         | 15,126,390.85                         | 6.36%   | 7.07%  | 57                      | 178                      | 2.95%                                | 2.94%                                 |
| > 100000       | 5,741,474.10                         | 22,686,204.46                         | 7.61%   | 10.60%   | 40                      | 157                      | 2.07%                                | 2.60%                                 |
| <b>Total</b>   | <b>75,400,700.66</b>                 | <b>213,978,876.34</b>                 | <b>100.00%</b>                                    | <b>100.00%</b>                                     | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period new / used

| Group in CHF   | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|----------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 10000        | 202,874.19                 | 233,834.34                  | 436,708.53                   | 0.88%                   | 0.37%                    | 0.50%                     |
| 10000 - 20000  | 817,810.13                 | 4,047,422.34                | 4,865,232.47                 | 3.53%                   | 6.32%                    | 5.58%                     |
| 20000 - 30000  | 2,160,560.88               | 9,744,989.87                | 11,905,550.75                | 9.33%                   | 15.23%                   | 13.66%                    |
| 30000 - 40000  | 4,525,795.49               | 12,063,186.04               | 16,588,981.53                | 19.54%                  | 18.85%                   | 19.03%                    |
| 40000 - 50000  | 5,462,029.07               | 8,961,247.09                | 14,423,276.16                | 23.58%                  | 14.00%                   | 16.55%                    |
| 50000 - 75000  | 6,232,507.46               | 14,032,385.99               | 20,264,893.45                | 26.91%                  | 21.93%                   | 23.25%                    |
| 75000 - 100000 | 1,576,448.04               | 5,409,357.82                | 6,985,805.86                 | 6.81%                   | 8.45%                    | 8.02%                     |
| > 100000       | 2,181,809.42               | 9,504,497.61                | 11,686,307.03                | 9.42%                   | 14.85%                   | 13.41%                    |
| <b>Total</b>   | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Group in CHF   | Aggregate original lease balance private | Aggregate original lease balance commercial | Aggregate original lease balance private as % of pool | Aggregate original lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|----------------|--|---|---|--|-----------------------------|--------------------------------|--|---|
| < 10000        | 2,014,937.22                             | 390,267.26                                  | 0.89%   | 0.62%  | 272                         | 53                             | 4.15%                                    | 3.72%                                       |
| 10000 - 20000  | 20,103,197.19                            | 3,767,914.71                                | 8.88%   | 5.97%  | 1,296                       | 240                            | 19.77%                                   | 16.87%                                      |
| 20000 - 30000  | 40,035,505.25                            | 6,643,250.52                                | 17.69%  | 10.53%   | 1,605                       | 267                            | 24.49%                                   | 18.76%                                      |
| 30000 - 40000  | 50,713,142.21                            | 8,850,710.43                                | 22.41%  | 14.03%   | 1,460                       | 255                            | 22.28%                                   | 17.92%                                      |
| 40000 - 50000  | 39,421,172.19                            | 8,725,849.36                                | 17.42%  | 13.83%   | 883                         | 196                            | 13.47%                                   | 13.77%                                      |
| 50000 - 75000  | 46,220,642.92                            | 14,141,551.62                               | 20.43%  | 22.41%   | 782                         | 236                            | 11.93%                                   | 16.58%                                      |
| 75000 - 100000 | 12,718,654.85                            | 7,205,102.71                                | 5.62%   | 11.42%   | 150                         | 85                             | 2.29%                                    | 5.97%                                       |
| > 100000       | 15,058,586.46                            | 13,369,092.10                               | 6.65%   | 21.19%   | 106                         | 91                             | 1.62%                                    | 6.39%                                       |
| <b>Total</b>   | <b>226,285,838.29</b>                    | <b>63,093,738.71</b>                        | <b>100.00%</b>  | <b>100.00%</b>   | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period private / commercial

| Group in CHF   | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|----------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 10000        | 365,836.40                     | 70,872.13                         | 436,708.53                   | 0.53%                       | 0.38%                          | 0.50%                     |
| 10000 - 20000  | 4,105,410.26                   | 759,822.21                        | 4,865,232.47                 | 6.00%                       | 4.05%                          | 5.58%                     |
| 20000 - 30000  | 10,380,185.59                  | 1,525,365.16                      | 11,905,550.75                | 15.18%                      | 8.13%                          | 13.66%                    |
| 30000 - 40000  | 14,479,120.69                  | 2,109,860.84                      | 16,588,981.53                | 21.17%                      | 11.25%                         | 19.03%                    |
| 40000 - 50000  | 12,083,023.10                  | 2,340,253.06                      | 14,423,276.16                | 17.67%                      | 12.47%                         | 16.55%                    |
| 50000 - 75000  | 15,977,165.54                  | 4,287,727.91                      | 20,264,893.45                | 23.36%                      | 22.86%                         | 23.25%                    |
| 75000 - 100000 | 4,628,400.78                   | 2,357,405.08                      | 6,985,805.86                 | 6.77%                       | 12.57%                         | 8.02%                     |
| > 100000       | 6,377,401.36                   | 5,308,905.67                      | 11,686,307.03                | 9.32%                       | 28.30%                         | 13.41%                    |
| <b>Total</b>   | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period: **September 2025**

### 5. Lease balances

Portfolio at the end of the period (after transfers and retransfers) total

| Group in CHF   | Aggregate lease balance | Aggregate lease balance as % of pool | Number of contracts | Number of contracts as % of pool |
|----------------|-------------------------|--------------------------------------|---------------------|----------------------------------|
| < 10000        | 10,202,653.45           | 5.51%                                | 1,557               | 19.52%                           |
| 10000 - 20000  | 39,800,909.15           | 21.51%                               | 2,677               | 33.56%                           |
| 20000 - 30000  | 47,211,237.84           | 25.52%                               | 1,928               | 24.17%                           |
| 30000 - 40000  | 30,999,305.78           | 16.76%                               | 901                 | 11.29%                           |
| 40000 - 50000  | 18,381,190.49           | 9.94%                                | 415                 | 5.20%                            |
| 50000 - 75000  | 19,380,379.05           | 10.48%                               | 328                 | 4.11%                            |
| 75000 - 100000 | 7,973,362.50            | 4.31%                                | 91                  | 1.14%                            |
| > 100000       | 11,061,992.91           | 5.98%                                | 80                  | 1.00%                            |
| <b>Total</b>   | <b>185,011,031.17</b>   | <b>100.00%</b>                       | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Group in CHF   | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|----------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 10000        | 2,146,618.43                | 8,056,035.02                 | 4.64%                                    | 5.80%                                     | 370                     | 1,187                    | 19.15%                               | 19.64%                                |
| 10000 - 20000  | 7,649,425.04                | 32,151,484.11                | 16.55%                                   | 23.17%                                    | 494                     | 2,183                    | 25.57%                               | 36.11%                                |
| 20000 - 30000  | 13,365,172.85               | 33,846,064.99                | 28.91%                                   | 24.39%                                    | 542                     | 1,386                    | 28.05%                               | 22.93%                                |
| 30000 - 40000  | 10,749,706.35               | 20,249,599.43                | 23.25%                                   | 14.59%                                    | 312                     | 589                      | 16.15%                               | 9.74%                                 |
| 40000 - 50000  | 4,927,210.34                | 13,453,980.15                | 10.66%                                   | 9.69%                                     | 112                     | 303                      | 5.80%                                | 5.01%                                 |
| 50000 - 75000  | 4,222,619.99                | 15,157,759.06                | 9.13%                                    | 10.92%                                    | 72                      | 256                      | 3.73%                                | 4.23%                                 |
| 75000 - 100000 | 1,675,334.22                | 6,298,028.28                 | 3.62%                                    | 4.54%                                     | 19                      | 72                       | 0.98%                                | 1.19%                                 |
| > 100000       | 1,492,500.44                | 9,569,492.47                 | 3.23%                                    | 6.90%                                     | 11                      | 69                       | 0.57%                                | 1.14%                                 |
| <b>Total</b>   | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period cut new / used

| Group in CHF   | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|----------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 10000        | 907,874.02                 | 2,841,466.71                | 3,749,340.73                 | 3.92%                   | 4.44%                    | 4.30%                     |
| 10000 - 20000  | 3,543,835.72               | 12,338,981.79               | 15,882,817.51                | 15.30%                  | 19.28%                   | 18.22%                    |
| 20000 - 30000  | 6,665,528.64               | 15,069,237.34               | 21,734,765.98                | 28.78%                  | 23.55%                   | 24.94%                    |
| 30000 - 40000  | 5,452,732.84               | 9,548,081.93                | 15,000,814.77                | 23.54%                  | 14.92%                   | 17.21%                    |
| 40000 - 50000  | 2,461,536.32               | 6,850,364.20                | 9,311,900.52                 | 10.63%                  | 10.70%                   | 10.68%                    |
| 50000 - 75000  | 2,248,304.66               | 8,067,652.92                | 10,315,957.58                | 9.71%                   | 12.61%                   | 11.84%                    |
| 75000 - 100000 | 998,518.12                 | 3,520,372.69                | 4,518,890.81                 | 4.31%                   | 5.50%                    | 5.18%                     |
| > 100000       | 881,504.36                 | 5,760,763.52                | 6,642,267.88                 | 3.81%                   | 9.00%                    | 7.62%                     |
| <b>Total</b>   | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Group in CHF   | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|----------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| < 10000        | 8,724,577.54                    | 1,478,075.91                       | 6.05%  | 3.62%   | 1,330                       | 227                            | 20.29%                                   | 15.95%                                      |
| 10000 - 20000  | 33,814,523.09                   | 5,986,386.06                       | 23.46%                                       | 14.64%  | 2,275                       | 402                            | 34.71%                                   | 28.25%                                      |
| 20000 - 30000  | 39,026,525.51                   | 8,184,712.33                       | 27.08%                                       | 20.02%  | 1,596                       | 332                            | 24.35%                                   | 23.33%                                      |
| 30000 - 40000  | 24,867,635.61                   | 6,131,670.17                       | 17.25%                                       | 15.00%  | 723                         | 178                            | 11.03%                                   | 12.51%                                      |
| 40000 - 50000  | 13,282,769.03                   | 5,098,421.46                       | 9.22%  | 12.47%  | 300                         | 115                            | 4.58%                                    | 8.08%                                       |
| 50000 - 75000  | 13,698,250.55                   | 5,682,128.50                       | 9.50%  | 13.90%  | 233                         | 95                             | 3.56%                                    | 6.68%                                       |
| 75000 - 100000 | 4,607,612.57                    | 3,365,749.93                       | 3.20%  | 8.23%   | 53                          | 38                             | 0.81%                                    | 2.67%                                       |
| > 100000       | 6,102,091.46                    | 4,959,901.45                       | 4.23%  | 12.13%  | 44                          | 36                             | 0.67%                                    | 2.53%                                       |
| <b>Total</b>   | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period private / commercial

| Group in CHF   | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|----------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 10000        | 3,243,365.73                   | 505,975.00                        | 3,749,340.73                 | 4.74%                       | 2.70%                          | 4.30%                     |
| 10000 - 20000  | 13,781,194.51                  | 2,101,623.00                      | 15,882,817.51                | 20.15%                      | 11.20%                         | 18.22%                    |
| 20000 - 30000  | 18,543,891.27                  | 3,190,874.71                      | 21,734,765.98                | 27.11%                      | 17.01%                         | 24.94%                    |
| 30000 - 40000  | 12,285,655.33                  | 2,715,159.44                      | 15,000,814.77                | 17.96%                      | 14.47%                         | 17.21%                    |
| 40000 - 50000  | 6,862,506.23                   | 2,449,394.29                      | 9,311,900.52                 | 10.03%                      | 13.06%                         | 10.68%                    |
| 50000 - 75000  | 7,373,707.47                   | 2,942,250.11                      | 10,315,957.58                | 10.78%                      | 15.68%                         | 11.84%                    |
| 75000 - 100000 | 2,603,804.29                   | 1,915,086.52                      | 4,518,890.81                 | 3.81%                       | 10.21%                         | 5.18%                     |
| > 100000       | 3,702,418.89                   | 2,939,848.99                      | 6,642,267.88                 | 5.41%                       | 15.67%                         | 7.62%                     |
| <b>Total</b>   | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 6. Residual Values

Portfolio at the end of the period (after transfers and retransfers) total

| Group in CHF  | Aggregate lease balance | Aggregate lease balance as % of pool | Number of contracts | Number of contracts as % of pool |
|---------------|-------------------------|--------------------------------------|---------------------|----------------------------------|
| < 1000        | 14,706,061.40           | 7.95%                                | 1,308               | 16.40%                           |
| 1000 - 5000   | 19,615,003.04           | 10.60%                               | 1,645               | 20.62%                           |
| 5000 - 10000  | 32,443,383.19           | 17.54%                               | 1,839               | 23.05%                           |
| 10000 - 20000 | 59,015,665.39           | 31.90%                               | 2,157               | 27.04%                           |
| 20000 - 30000 | 27,026,606.54           | 14.61%                               | 628                 | 7.87%                            |
| 30000 - 40000 | 11,534,672.75           | 6.23%                                | 200                 | 2.51%                            |
| 40000 - 50000 | 5,206,600.77            | 2.81%                                | 69                  | 0.86%                            |
| > 50000       | 15,463,038.09           | 8.36%                                | 131                 | 1.64%                            |
| <b>Total</b>  | <b>185,011,031.17</b>   | <b>100.00%</b>                       | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Group in CHF  | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|---------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 1000        | 2,847,011.40                | 11,859,050.00                | 6.16%                                    | 8.55%                                     | 256                     | 1,052                    | 13.25%                               | 17.40%                                |
| 1000 - 5000   | 3,405,570.31                | 16,209,432.73                | 7.37%                                    | 11.68%                                    | 313                     | 1,332                    | 16.20%                               | 22.03%                                |
| 5000 - 10000  | 6,311,582.13                | 26,131,801.06                | 13.65%                                   | 18.83%                                    | 361                     | 1,478                    | 18.69%                               | 24.45%                                |
| 10000 - 20000 | 18,994,873.10               | 40,020,792.29                | 41.09%                                   | 28.84%                                    | 709                     | 1,448                    | 36.70%                               | 23.95%                                |
| 20000 - 30000 | 8,481,691.58                | 18,544,914.96                | 18.35%                                   | 13.36%                                    | 210                     | 418                      | 10.87%                               | 6.91%                                 |
| 30000 - 40000 | 2,437,130.07                | 9,097,542.68                 | 5.27%                                    | 6.56%                                     | 44                      | 156                      | 2.28%                                | 2.58%                                 |
| 40000 - 50000 | 1,121,375.30                | 4,085,225.47                 | 2.43%                                    | 2.94%                                     | 15                      | 54                       | 0.78%                                | 0.89%                                 |
| > 50000       | 2,629,353.77                | 12,833,684.32                | 5.69%                                    | 9.25%                                     | 24                      | 107                      | 1.24%                                | 1.77%                                 |
| <b>Total</b>  | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period (after transfers and retransfers) new / used

| Group in CHF  | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|---------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 1000        | 217,034.32                 | 966,361.06                  | 1,183,395.38                 | 0.94%                   | 1.51%                    | 1.36%                     |
| 1000 - 5000   | 1,092,599.65               | 4,854,543.00                | 5,947,142.65                 | 4.72%                   | 7.59%                    | 6.82%                     |
| 5000 - 10000  | 2,812,685.41               | 11,466,200.52               | 14,278,885.93                | 12.14%                  | 17.92%                   | 16.38%                    |
| 10000 - 20000 | 10,330,920.98              | 20,836,255.71               | 31,167,176.69                | 44.61%                  | 32.56%                   | 35.76%                    |
| 20000 - 30000 | 4,919,490.62               | 10,209,542.24               | 15,129,032.86                | 21.24%                  | 15.95%                   | 17.36%                    |
| 30000 - 40000 | 1,512,088.63               | 5,333,280.20                | 6,845,368.83                 | 6.53%                   | 8.33%                    | 7.85%                     |
| 40000 - 50000 | 665,001.13                 | 2,379,980.04                | 3,044,981.17                 | 2.87%                   | 3.72%                    | 3.49%                     |
| > 50000       | 1,610,013.94               | 7,950,758.33                | 9,560,772.27                 | 6.95%                   | 12.42%                   | 10.97%                    |
| <b>Total</b>  | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Group in CHF  | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|---------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| < 1000        | 10,554,940.16                   | 4,151,121.24                       | 7.32%  | 10.15%  | 1,023                       | 285                            | 15.61%                                   | 20.03%                                      |
| 1000 - 5000   | 15,841,225.22                   | 3,773,777.82                       | 10.99%                                       | 9.23%   | 1,372                       | 273                            | 20.93%                                   | 19.18%                                      |
| 5000 - 10000  | 27,565,028.10                   | 4,878,355.09                       | 19.13%                                       | 11.93%  | 1,585                       | 254                            | 24.18%                                   | 17.85%                                      |
| 10000 - 20000 | 49,028,665.41                   | 9,986,999.98                       | 34.02%                                       | 24.43%  | 1,817                       | 340                            | 27.72%                                   | 23.89%                                      |
| 20000 - 30000 | 21,019,779.73                   | 6,006,826.81                       | 14.58%                                       | 14.69%  | 497                         | 131                            | 7.58%                                    | 9.21%                                       |
| 30000 - 40000 | 8,021,193.15                    | 3,513,479.60                       | 5.57%  | 8.59%   | 141                         | 59                             | 2.15%                                    | 4.15%                                       |
| 40000 - 50000 | 3,430,527.30                    | 1,776,073.47                       | 2.38%  | 4.34%   | 45                          | 24                             | 0.69%                                    | 1.69%                                       |
| > 50000       | 8,662,626.29                    | 6,800,411.80                       | 6.01%  | 16.63%  | 74                          | 57                             | 1.13%                                    | 4.01%                                       |
| <b>Total</b>  | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period (after transfers and retransfers) private / commercial

| Group in CHF  | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|---------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 1000        | 926,124.42                     | 257,270.96                        | 1,183,395.38                 | 1.35%                       | 1.37%                          | 1.36%                     |
| 1000 - 5000   | 4,950,025.51                   | 997,117.14                        | 5,947,142.65                 | 7.24%                       | 5.32%                          | 6.82%                     |
| 5000 - 10000  | 12,277,075.71                  | 2,001,810.22                      | 14,278,885.93                | 17.95%                      | 10.67%                         | 16.38%                    |
| 10000 - 20000 | 26,151,424.43                  | 5,015,752.26                      | 31,167,176.69                | 38.24%                      | 26.74%                         | 35.76%                    |
| 20000 - 30000 | 11,887,041.83                  | 3,241,991.03                      | 15,129,032.86                | 17.38%                      | 17.28%                         | 17.36%                    |
| 30000 - 40000 | 4,820,722.81                   | 2,024,646.02                      | 6,845,368.83                 | 7.05%                       | 10.79%                         | 7.85%                     |
| 40000 - 50000 | 1,986,090.77                   | 1,058,890.40                      | 3,044,981.17                 | 2.90%                       | 5.64%                          | 3.49%                     |
| > 50000       | 5,398,038.24                   | 4,162,734.03                      | 9,560,772.27                 | 7.89%                       | 22.19%                         | 10.97%                    |
| <b>Total</b>  | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period: September 2025

#### 7. Full Term of contract

Portfolio at the end of the period (after transfers and retransfers) total

| Remaining Terms of contract | Aggregate lease balance | Aggregate lease balance as % of pool | Number of contracts | Number of contracts as % of pool |
|-----------------------------|-------------------------|--------------------------------------|---------------------|----------------------------------|
| < 13                        | 123,079.08              | 0.07%                                | 16                  | 0.20%                            |
| 13 - 18                     | 14,247.28               | 0.01%                                | 3                   | 0.04%                            |
| 19 - 24                     | 66,219.32               | 0.04%                                | 16                  | 0.20%                            |
| 25 - 30                     | 2,398,113.88            | 1.30%                                | 246                 | 3.08%                            |
| 31 - 36                     | 387,933.17              | 0.21%                                | 39                  | 0.49%                            |
| 37 - 42                     | 9,010,725.84            | 4.87%                                | 678                 | 8.50%                            |
| 43 - 48                     | 238,816.47              | 0.13%                                | 16                  | 0.20%                            |
| 49 - 54                     | 75,329,722.15           | 40.72%                               | 3,506               | 43.95%                           |
| > 55                        | 97,442,173.98           | 52.67%                               | 3,457               | 43.34%                           |
| <b>Total</b>                | <b>185,011,031.17</b>   | <b>100.00%</b>                       | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|-----------------------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 13                        | 9,733.92                    | 113,345.16                   | 0.02%                                    | 0.08%                                     | 3                       | 13                       | 0.16%                                | 0.22%                                 |
| 13 - 18                     | -                           | 14,247.28                    | 0.00%                                    | 0.01%                                     | -                       | 3                        | 0.00%                                | 0.05%                                 |
| 19 - 24                     | 22,054.52                   | 44,164.80                    | 0.05%                                    | 0.03%                                     | 6                       | 10                       | 0.31%                                | 0.17%                                 |
| 25 - 30                     | 256,066.75                  | 2,142,047.13                 | 0.55%                                    | 1.54%                                     | 44                      | 202                      | 2.28%                                | 3.34%                                 |
| 31 - 36                     | 105,206.81                  | 282,726.36                   | 0.23%                                    | 0.20%                                     | 8                       | 31                       | 0.41%                                | 0.51%                                 |
| 37 - 42                     | 1,957,089.41                | 7,053,636.43                 | 4.23%                                    | 5.08%                                     | 123                     | 555                      | 6.37%                                | 9.18%                                 |
| 43 - 48                     | 51,824.72                   | 186,991.75                   | 0.11%                                    | 0.13%                                     | 4                       | 12                       | 0.21%                                | 0.20%                                 |
| 49 - 54                     | 23,368,189.51               | 51,961,532.64                | 50.55%                                   | 37.44%                                    | 989                     | 2,517                    | 51.19%                               | 41.64%                                |
| > 55                        | 20,458,422.02               | 76,983,751.96                | 44.25%                                   | 55.47%                                    | 755                     | 2,702                    | 39.08%                               | 44.70%                                |
| <b>Total</b>                | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|-----------------------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 13                        | 2,839.96                   | 69,156.34                   | 71,996.30                    | 0.01%                   | 0.11%                    | 0.08%                     |
| 13 - 18                     | -                          | 8,325.61                    | 8,325.61                     | 0.00%                   | 0.01%                    | 0.01%                     |
| 19 - 24                     | 3,186.86                   | 8,740.97                    | 11,927.83                    | 0.01%                   | 0.01%                    | 0.01%                     |
| 25 - 30                     | 90,904.04                  | 799,134.38                  | 890,038.42                   | 0.39%                   | 1.25%                    | 1.02%                     |
| 31 - 36                     | 19,938.66                  | 72,342.19                   | 92,280.85                    | 0.09%                   | 0.11%                    | 0.11%                     |
| 37 - 42                     | 994,531.90                 | 2,616,528.48                | 3,611,060.38                 | 4.29%                   | 4.09%                    | 4.14%                     |
| 43 - 48                     | 30,039.18                  | 76,610.40                   | 106,649.58                   | 0.13%                   | 0.12%                    | 0.12%                     |
| 49 - 54                     | 12,327,710.58              | 23,542,058.15               | 35,869,768.73                | 53.23%                  | 36.79%                   | 41.16%                    |
| > 55                        | 9,690,683.50               | 36,804,024.58               | 46,494,708.08                | 41.84%                  | 57.51%                   | 53.35%                    |
| <b>Total</b>                | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|-----------------------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| < 13                        | 63,635.84                       | 59,443.24                          | 0.04%  | 0.15%   | 14                          | 2                              | 0.21%                                    | 0.14%                                       |
| 13 - 18                     | 14,247.28                       | -                                  | 0.01%  | 0.00%   | 3                           | -                              | 0.05%                                    | 0.00%                                       |
| 19 - 24                     | 41,123.35                       | 25,095.97                          | 0.03%  | 0.06%   | 11                          | 5                              | 0.17%                                    | 0.35%                                       |
| 25 - 30                     | 1,714,720.55                    | 683,393.33                         | 1.19%  | 1.67%   | 191                         | 55                             | 2.91%                                    | 3.87%                                       |
| 31 - 36                     | 304,969.82                      | 82,963.35                          | 0.21%  | 0.20%   | 36                          | 3                              | 0.55%                                    | 0.21%                                       |
| 37 - 42                     | 6,481,445.01                    | 2,529,280.83                       | 4.50%  | 6.19%   | 528                         | 150                            | 8.06%                                    | 10.54%                                      |
| 43 - 48                     | 190,669.79                      | 48,146.68                          | 0.13%  | 0.12%   | 14                          | 2                              | 0.21%                                    | 0.14%                                       |
| 49 - 54                     | 55,918,156.98                   | 19,411,565.17                      | 38.80%                                       | 47.48%  | 2,794                       | 712                            | 42.63%                                   | 50.04%                                      |
| > 55                        | 79,395,016.74                   | 18,047,157.24                      | 55.09%                                       | 44.14%  | 2,963                       | 494                            | 45.21%                                   | 34.72%                                      |
| <b>Total</b>                | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|-----------------------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 13                        | 28,140.61                      | 43,855.69                         | 71,996.30                    | 0.23%                       | 0.08%                          | 0.23%                     |
| 13 - 18                     | 8,325.61                       | -                                 | 8,325.61                     | 0.00%                       | 0.01%                          | 0.00%                     |
| 19 - 24                     | 8,135.04                       | 3,792.79                          | 11,927.83                    | 0.02%                       | 0.01%                          | 0.02%                     |
| 25 - 30                     | 633,845.61                     | 256,192.81                        | 890,038.42                   | 1.37%                       | 1.02%                          | 1.37%                     |
| 31 - 36                     | 83,955.22                      | 8,325.63                          | 92,280.85                    | 0.04%                       | 0.11%                          | 0.04%                     |
| 37 - 42                     | 2,545,849.58                   | 1,065,210.80                      | 3,611,060.38                 | 5.68%                       | 4.14%                          | 5.68%                     |
| 43 - 48                     | 74,676.27                      | 31,973.31                         | 106,649.58                   | 0.17%                       | 0.12%                          | 0.17%                     |
| 49 - 54                     | 27,100,576.20                  | 8,769,192.53                      | 35,869,768.73                | 46.74%                      | 41.16%                         | 46.74%                    |
| > 55                        | 37,913,039.58                  | 8,581,668.50                      | 46,494,708.08                | 45.74%                      | 53.35%                         | 45.74%                    |
| <b>Total</b>                | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 8. Months On Book

Portfolio at the end of the period (after transfers and retransfers) total

| Remaining Terms of contract | Aggregate lease balance | Aggregate lease balance as % of pool | Number of contracts | Number of contracts as % of pool |
|-----------------------------|-------------------------|--------------------------------------|---------------------|----------------------------------|
| < 6                         | 527,850.74              | 0.29%                                | 134                 | 1.68%                            |
| 6 - 12                      | 4,114,573.95            | 2.22%                                | 473                 | 5.93%                            |
| 13 - 18                     | 8,323,296.03            | 4.50%                                | 628                 | 7.87%                            |
| 19 - 24                     | 18,899,541.99           | 10.22%                               | 1,047               | 13.13%                           |
| 25 - 30                     | 20,908,024.66           | 11.30%                               | 1,021               | 12.80%                           |
| 31 - 36                     | 32,500,184.23           | 17.57%                               | 1,343               | 16.84%                           |
| 37 - 42                     | 35,485,481.21           | 19.18%                               | 1,305               | 16.36%                           |
| 43 - 48                     | 34,625,357.85           | 18.72%                               | 1,146               | 14.37%                           |
| 49 - 54                     | 18,509,117.86           | 10.00%                               | 569                 | 7.13%                            |
| > 55                        | 11,117,602.65           | 6.01%                                | 311                 | 3.90%                            |
| <b>Total</b>                | <b>185,011,031.17</b>   | <b>100.00%</b>                       | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|-----------------------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 6                         | 123,041.89                  | 404,808.85                   | 0.27%                                    | 0.29%                                     | 32                      | 102                      | 1.66%                                | 1.69%                                 |
| 6 - 12                      | 1,095,411.86                | 3,019,162.09                 | 2.37%                                    | 2.18%                                     | 130                     | 343                      | 6.73%                                | 5.67%                                 |
| 13 - 18                     | 2,513,956.96                | 5,809,339.07                 | 5.44%                                    | 4.19%                                     | 166                     | 462                      | 8.59%                                | 7.64%                                 |
| 19 - 24                     | 5,882,692.92                | 13,016,849.07                | 12.73%                                   | 9.38%                                     | 288                     | 759                      | 14.91%                               | 12.56%                                |
| 25 - 30                     | 6,741,904.67                | 14,166,119.99                | 14.58%                                   | 10.21%                                    | 270                     | 751                      | 13.98%                               | 12.42%                                |
| 31 - 36                     | 8,621,983.64                | 23,878,200.59                | 18.65%                                   | 17.21%                                    | 331                     | 1,012                    | 17.13%                               | 16.74%                                |
| 37 - 42                     | 8,836,892.10                | 26,648,589.11                | 19.12%                                   | 19.20%                                    | 305                     | 1,000                    | 15.79%                               | 16.54%                                |
| 43 - 48                     | 7,097,585.26                | 27,527,772.59                | 15.35%                                   | 19.84%                                    | 232                     | 914                      | 12.01%                               | 15.12%                                |
| 49 - 54                     | 3,234,306.65                | 15,274,811.21                | 7.00%                                    | 11.01%                                    | 109                     | 460                      | 5.64%                                | 7.61%                                 |
| > 55                        | 2,080,811.71                | 9,036,790.94                 | 4.50%                                    | 6.51%                                     | 69                      | 242                      | 3.57%                                | 4.00%                                 |
| <b>Total</b>                | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|-----------------------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 6                         | 82,255.68                  | 285,726.17                  | 367,981.85                   | 0.36%                   | 0.45%                    | 0.42%                     |
| 6 - 12                      | 666,561.41                 | 1,745,591.97                | 2,412,153.38                 | 2.88%                   | 2.73%                    | 2.77%                     |
| 13 - 18                     | 1,481,529.57               | 3,158,173.00                | 4,639,702.57                 | 6.40%                   | 4.93%                    | 5.32%                     |
| 19 - 24                     | 3,507,208.52               | 6,708,225.52                | 10,215,434.04                | 15.14%                  | 10.48%                   | 11.72%                    |
| 25 - 30                     | 3,694,655.57               | 6,641,387.86                | 10,336,043.43                | 15.95%                  | 10.38%                   | 11.86%                    |
| 31 - 36                     | 4,420,175.81               | 10,985,964.05               | 15,406,139.86                | 19.09%                  | 17.17%                   | 17.68%                    |
| 37 - 42                     | 4,282,410.52               | 12,000,770.25               | 16,283,180.77                | 18.49%                  | 18.75%                   | 18.68%                    |
| 43 - 48                     | 3,068,653.78               | 12,265,241.42               | 15,333,895.20                | 13.25%                  | 19.17%                   | 17.59%                    |
| 49 - 54                     | 1,199,139.56               | 6,453,576.63                | 7,652,716.19                 | 5.18%                   | 10.08%                   | 8.78%                     |
| > 55                        | 757,244.26                 | 3,752,264.23                | 4,509,508.49                 | 3.27%                   | 5.86%                    | 5.17%                     |
| <b>Total</b>                | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|-----------------------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| < 6                         | 404,886.73                      | 122,964.01                         | 0.28%  | 0.30%   | 110                         | 24                             | 1.68%                                    | 1.69%                                       |
| 6 - 12                      | 3,124,511.04                    | 990,062.91                         | 2.17%  | 2.42%   | 386                         | 87                             | 5.89%                                    | 6.11%                                       |
| 13 - 18                     | 6,559,021.61                    | 1,764,274.42                       | 4.55%  | 4.31%   | 519                         | 109                            | 7.92%                                    | 7.66%                                       |
| 19 - 24                     | 14,629,658.08                   | 4,269,883.91                       | 10.15%                                       | 10.44%  | 867                         | 180                            | 13.23%                                   | 12.65%                                      |
| 25 - 30                     | 15,513,633.96                   | 5,394,390.70                       | 10.76%                                       | 13.19%  | 804                         | 217                            | 12.27%                                   | 15.25%                                      |
| 31 - 36                     | 24,345,434.27                   | 8,154,749.96                       | 16.89%                                       | 19.94%  | 1,089                       | 254                            | 16.62%                                   | 17.85%                                      |
| 37 - 42                     | 27,584,843.08                   | 7,900,638.13                       | 19.14%                                       | 19.32%  | 1,070                       | 235                            | 16.33%                                   | 16.51%                                      |
| 43 - 48                     | 27,294,459.08                   | 7,330,898.77                       | 18.94%                                       | 17.93%  | 954                         | 192                            | 14.56%                                   | 13.49%                                      |
| 49 - 54                     | 15,838,034.53                   | 2,671,083.33                       | 10.99%                                       | 6.53%   | 492                         | 77                             | 7.51%                                    | 5.41%                                       |
| > 55                        | 8,829,502.98                    | 2,288,099.67                       | 6.13%  | 5.60%   | 263                         | 48                             | 4.01%                                    | 3.37%                                       |
| <b>Total</b>                | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|-----------------------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 6                         | 286,547.03                     | 81,434.82                         | 367,981.85                   | 0.42%                       | 0.43%                          | 0.42%                     |
| 6 - 12                      | 1,867,294.05                   | 544,859.33                        | 2,412,153.38                 | 2.73%                       | 2.90%                          | 2.77%                     |
| 13 - 18                     | 3,688,770.39                   | 950,932.18                        | 4,639,702.57                 | 5.39%                       | 5.07%                          | 5.32%                     |
| 19 - 24                     | 8,002,120.12                   | 2,213,313.92                      | 10,215,434.04                | 11.70%                      | 11.80%                         | 11.72%                    |
| 25 - 30                     | 7,712,718.74                   | 2,623,324.69                      | 10,336,043.43                | 11.28%                      | 13.98%                         | 11.86%                    |
| 31 - 36                     | 11,695,511.89                  | 3,710,627.97                      | 15,406,139.86                | 17.10%                      | 19.78%                         | 17.68%                    |
| 37 - 42                     | 12,827,364.34                  | 3,455,816.43                      | 16,283,180.77                | 18.75%                      | 18.42%                         | 18.68%                    |
| 43 - 48                     | 12,058,134.17                  | 3,275,761.03                      | 15,333,895.20                | 17.63%                      | 17.46%                         | 17.59%                    |
| 49 - 54                     | 6,690,470.87                   | 962,245.32                        | 7,652,716.19                 | 9.78%                       | 5.13%                          | 8.78%                     |
| > 55                        | 3,567,612.12                   | 941,896.37                        | 4,509,508.49                 | 5.22%                       | 5.02%                          | 5.17%                     |
| <b>Total</b>                | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 9. Seasoning

Portfolio at the end of the period (after transfers and retransfers) total

| Remaining Terms of contract | Aggregate lease balance | Aggregate lease balance as % of Total | Number of contracts | Number of contracts as % of pool |
|-----------------------------|-------------------------|---------------------------------------|---------------------|----------------------------------|
| < 6                         | 23,904,353.07           | 12.92%                                | 874                 | 10.96%                           |
| 6 - 12                      | 42,785,676.28           | 23.13%                                | 1,673               | 20.97%                           |
| 13 - 18                     | 42,438,735.95           | 22.94%                                | 1,706               | 21.39%                           |
| 19 - 24                     | 29,323,610.00           | 15.85%                                | 1,249               | 15.66%                           |
| 25 - 30                     | 23,901,673.48           | 12.92%                                | 1,075               | 13.48%                           |
| 31 - 36                     | 10,399,297.18           | 5.62%                                 | 523                 | 6.56%                            |
| 37 - 42                     | 7,869,392.74            | 4.25%                                 | 473                 | 5.93%                            |
| 43 - 48                     | 2,971,368.23            | 1.61%                                 | 242                 | 3.03%                            |
| 49 - 54                     | 1,267,876.74            | 0.69%                                 | 127                 | 1.59%                            |
| > 55                        | 149,047.50              | 0.08%                                 | 35                  | 0.44%                            |
| <b>Total</b>                | <b>185,011,031.17</b>   | <b>100.00%</b>                        | <b>7,977</b>        | <b>100.00%</b>                   |

Portfolio at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|-----------------------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| < 6                         | 5,081,955.40                | 18,822,397.67                | 10.99%                                   | 13.56%                                    | 197                     | 677                      | 10.20%                               | 11.20%                                |
| 6 - 12                      | 9,277,042.21                | 33,508,634.07                | 20.07%                                   | 24.14%                                    | 350                     | 1,323                    | 18.12%                               | 21.89%                                |
| 13 - 18                     | 10,468,764.25               | 31,969,971.70                | 22.65%                                   | 23.04%                                    | 388                     | 1,318                    | 20.08%                               | 21.80%                                |
| 19 - 24                     | 8,046,329.36                | 21,277,280.64                | 17.41%                                   | 15.33%                                    | 316                     | 933                      | 16.36%                               | 15.43%                                |
| 25 - 30                     | 6,418,888.88                | 17,482,784.60                | 13.89%                                   | 12.60%                                    | 281                     | 794                      | 14.54%                               | 13.13%                                |
| 31 - 36                     | 3,216,293.58                | 7,183,003.60                 | 6.96%                                    | 5.18%                                     | 142                     | 381                      | 7.35%                                | 6.30%                                 |
| 37 - 42                     | 2,322,935.81                | 5,546,456.93                 | 5.02%                                    | 4.00%                                     | 142                     | 331                      | 7.35%                                | 5.48%                                 |
| 43 - 48                     | 1,063,369.63                | 1,907,998.60                 | 2.30%                                    | 1.37%                                     | 75                      | 167                      | 3.88%                                | 2.76%                                 |
| 49 - 54                     | 304,398.00                  | 963,478.74                   | 0.66%                                    | 0.69%                                     | 31                      | 96                       | 1.60%                                | 1.59%                                 |
| > 55                        | 28,610.54                   | 120,436.96                   | 0.06%                                    | 0.09%                                     | 10                      | 25                       | 0.52%                                | 0.41%                                 |
| <b>Total</b>                | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period (after transfers and retransfers) new / used

| Remaining Terms of contract | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|-----------------------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| < 6                         | 2,120,768.97               | 7,673,127.63                | 9,793,896.60                 | 9.16%                   | 11.99%                   | 11.24%                    |
| 6 - 12                      | 3,962,995.77               | 13,583,597.65               | 17,546,593.42                | 17.11%                  | 21.23%                   | 20.13%                    |
| 13 - 18                     | 5,038,190.84               | 13,920,699.83               | 18,958,890.67                | 21.75%                  | 21.75%                   | 21.75%                    |
| 19 - 24                     | 4,192,735.90               | 10,511,184.79               | 14,703,920.69                | 18.10%                  | 16.42%                   | 16.87%                    |
| 25 - 30                     | 3,717,588.70               | 9,236,813.10                | 12,954,401.80                | 16.05%                  | 14.43%                   | 14.86%                    |
| 31 - 36                     | 1,845,809.90               | 3,971,675.85                | 5,817,485.75                 | 7.97%                   | 6.21%                    | 6.67%                     |
| 37 - 42                     | 1,391,783.15               | 3,223,481.60                | 4,615,264.75                 | 6.01%                   | 5.04%                    | 5.30%                     |
| 43 - 48                     | 669,956.65                 | 1,162,657.70                | 1,832,614.35                 | 2.89%                   | 1.82%                    | 2.10%                     |
| 49 - 54                     | 198,649.15                 | 628,559.40                  | 827,208.55                   | 0.86%                   | 0.98%                    | 0.95%                     |
| > 55                        | 21,355.65                  | 85,123.55                   | 106,479.20                   | 0.09%                   | 0.13%                    | 0.12%                     |
| <b>Total</b>                | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|-----------------------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| < 6                         | 18,671,161.16                   | 5,233,191.91                       | 12.95%                                       | 12.80%  | 716                         | 158                            | 10.92%                                   | 11.10%                                      |
| 6 - 12                      | 33,277,691.90                   | 9,507,984.38                       | 23.09%                                       | 23.25%  | 1,353                       | 320                            | 20.64%                                   | 22.49%                                      |
| 13 - 18                     | 32,516,093.91                   | 9,922,642.04                       | 22.56%                                       | 24.27%  | 1,399                       | 307                            | 21.35%                                   | 21.57%                                      |
| 19 - 24                     | 22,704,340.51                   | 6,619,269.49                       | 15.75%                                       | 16.19%  | 1,011                       | 238                            | 15.43%                                   | 16.73%                                      |
| 25 - 30                     | 18,815,103.92                   | 5,086,569.56                       | 13.05%                                       | 12.44%  | 885                         | 190                            | 13.50%                                   | 13.35%                                      |
| 31 - 36                     | 8,246,346.01                    | 2,152,951.17                       | 5.72%  | 5.27%   | 440                         | 83                             | 6.71%                                    | 5.83%                                       |
| 37 - 42                     | 6,225,613.34                    | 1,643,779.40                       | 4.32%  | 4.02%   | 401                         | 72                             | 6.12%                                    | 5.06%                                       |
| 43 - 48                     | 2,442,464.82                    | 528,903.41                         | 1.69%  | 1.29%   | 206                         | 36                             | 3.14%                                    | 2.53%                                       |
| 49 - 54                     | 1,091,758.53                    | 176,118.21                         | 0.76%  | 0.43%   | 113                         | 14                             | 1.72%                                    | 0.98%                                       |
| > 55                        | 133,411.26                      | 15,636.24                          | 0.09%  | 0.04%   | 30                          | 5                              | 0.46%                                    | 0.35%                                       |
| <b>Total</b>                | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period (after transfers and retransfers) private / commercial

| Remaining Terms of contract | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|-----------------------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| < 6                         | 7,671,773.47                   | 2,122,123.13                      | 9,793,896.60                 | 11.22%                      | 11.31%                         | 11.24%                    |
| 6 - 12                      | 13,806,329.50                  | 3,740,263.92                      | 17,546,593.42                | 20.19%                      | 19.94%                         | 20.13%                    |
| 13 - 18                     | 14,572,088.67                  | 4,386,802.00                      | 18,958,890.67                | 21.31%                      | 23.38%                         | 21.75%                    |
| 19 - 24                     | 11,496,213.38                  | 3,207,707.31                      | 14,703,920.69                | 16.81%                      | 17.10%                         | 16.87%                    |
| 25 - 30                     | 10,254,246.55                  | 2,700,155.25                      | 12,954,401.80                | 14.99%                      | 14.39%                         | 14.86%                    |
| 31 - 36                     | 4,610,823.65                   | 1,206,662.10                      | 5,817,485.75                 | 6.74%                       | 6.43%                          | 6.67%                     |
| 37 - 42                     | 3,680,954.30                   | 934,310.45                        | 4,615,264.75                 | 5.38%                       | 4.98%                          | 5.30%                     |
| 43 - 48                     | 1,493,175.00                   | 339,439.35                        | 1,832,614.35                 | 2.18%                       | 1.81%                          | 2.10%                     |
| 49 - 54                     | 715,602.05                     | 111,606.50                        | 827,208.55                   | 1.05%                       | 0.59%                          | 0.95%                     |
| > 55                        | 95,337.15                      | 11,142.05                         | 106,479.20                   | 0.14%                       | 0.06%                          | 0.12%                     |
| <b>Total</b>                | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 10. Distribution by make

Portfolio at the end of the period (after transfers and retransfers) total

| Car make     | Aggregate lease balance | Aggregate lease balance as % of Total | Number of contracts | Number of contracts as % of pool |
|--------------|-------------------------|---------------------------------------|---------------------|----------------------------------|
| Audi         | 19,688,874.21           | 10.64%                                | 734                 | 9.20%                            |
| Mercedes     | 26,615,460.36           | 14.39%                                | 931                 | 11.67%                           |
| BMW          | 21,645,821.32           | 11.70%                                | 773                 | 9.69%                            |
| Hyundai      | 17,034,835.12           | 9.21%                                 | 798                 | 10.00%                           |
| VW           | 14,746,338.95           | 7.97%                                 | 782                 | 9.80%                            |
| Honda        | 8,254,704.61            | 4.46%                                 | 406                 | 5.09%                            |
| Tesla        | 2,436,416.07            | 1.32%                                 | 90                  | 1.13%                            |
| Land rover   | 4,074,434.29            | 2.20%                                 | 135                 | 1.69%                            |
| Porsche      | 10,755,476.04           | 5.81%                                 | 213                 | 2.67%                            |
| Ford         | 4,583,247.71            | 2.48%                                 | 242                 | 3.03%                            |
| Seat         | 2,661,153.13            | 1.44%                                 | 178                 | 2.23%                            |
| Skoda        | 6,065,569.92            | 3.28%                                 | 326                 | 4.09%                            |
| Jeep         | 2,155,029.04            | 1.16%                                 | 100                 | 1.25%                            |
| Opel         | 1,903,264.44            | 1.03%                                 | 133                 | 1.67%                            |
| Fiat         | 2,344,855.38            | 1.27%                                 | 159                 | 1.99%                            |
| Maserati     | 1,978,552.41            | 1.07%                                 | 49                  | 0.61%                            |
| Harley       | 2,388,684.34            | 1.29%                                 | 150                 | 1.88%                            |
| Alfa Romeo   | 1,856,471.13            | 1.00%                                 | 78                  | 0.98%                            |
| Jaguar       | 656,607.22              | 0.35%                                 | 28                  | 0.35%                            |
| Toyota       | 2,417,930.47            | 1.31%                                 | 129                 | 1.62%                            |
| Nissan       | 1,080,826.76            | 0.58%                                 | 69                  | 0.86%                            |
| Volvo        | 2,202,892.46            | 1.19%                                 | 103                 | 1.29%                            |
| Dodge        | 1,534,562.04            | 0.83%                                 | 36                  | 0.45%                            |
| Kia          | 1,676,817.19            | 0.91%                                 | 76                  | 0.95%                            |
| Peugeot      | 1,548,387.87            | 0.84%                                 | 109                 | 1.37%                            |
| Other        | 22,703,818.69           | 12.27%                                | 1,150               | 14.42%                           |
| <b>Total</b> | <b>185,011,031.17</b>   | <b>100.00%</b>                        | <b>7,977</b>        | <b>100.00%</b>                   |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 10. Distribution by make (continued)

Portfolio at the end of the period (after transfers and retransfers) new / used

| Car make     | Aggregate lease balance new | Aggregate lease balance used | Aggregate lease balance new as % of pool | Aggregate lease balance used as % of pool | Number of contracts new | Number of contracts used | Number of contracts new as % of pool | Number of contracts used as % of pool |
|--------------|-----------------------------|------------------------------|--|---|-------------------------|--------------------------|--------------------------------------|---------------------------------------|
| Audi         | 1,429,850.34                | 18,259,023.87                | 3.09%                                    | 13.16%                                    | 28                      | 706                      | 1.45%                                | 11.68%                                |
| Mercedes     | 1,107,904.01                | 25,507,556.35                | 2.40%                                    | 18.38%                                    | 16                      | 915                      | 0.83%                                | 15.14%                                |
| BMW          | 481,660.40                  | 21,164,160.92                | 1.04%                                    | 15.25%                                    | 7                       | 766                      | 0.36%                                | 12.67%                                |
| Hyundai      | 12,150,069.17               | 4,884,765.95                 | 26.28%                                   | 3.52%                                     | 502                     | 296                      | 25.98%                               | 4.90%                                 |
| VW           | 4,357,299.73                | 10,389,039.22                | 9.43%                                    | 7.49%                                     | 146                     | 636                      | 7.56%                                | 10.52%                                |
| Honda        | 6,046,039.20                | 2,208,665.41                 | 13.08%                                   | 1.59%                                     | 267                     | 139                      | 13.82%                               | 2.30%                                 |
| Tesla        | 1,108,955.08                | 1,327,460.99                 | 2.40%                                    | 0.96%                                     | 36                      | 54                       | 1.86%                                | 0.89%                                 |
| Land rover   | 410,837.42                  | 3,663,596.87                 | 0.89%                                    | 2.64%                                     | 6                       | 129                      | 0.31%                                | 2.13%                                 |
| Porsche      | 818,490.01                  | 9,936,986.03                 | 1.77%                                    | 7.16%                                     | 10                      | 203                      | 0.52%                                | 3.36%                                 |
| Ford         | 1,128,442.38                | 3,454,805.33                 | 2.44%                                    | 2.49%                                     | 39                      | 203                      | 2.02%                                | 3.36%                                 |
| Seat         | 397,978.02                  | 2,263,175.11                 | 0.86%                                    | 1.63%                                     | 24                      | 154                      | 1.24%                                | 2.55%                                 |
| Skoda        | 2,875,225.26                | 3,190,344.66                 | 6.22%                                    | 2.30%                                     | 113                     | 213                      | 5.85%                                | 3.52%                                 |
| Jeep         | 233,494.87                  | 1,921,534.17                 | 0.51%                                    | 1.38%                                     | 9                       | 91                       | 0.47%                                | 1.51%                                 |
| Opel         | 444,844.52                  | 1,458,419.92                 | 0.96%                                    | 1.05%                                     | 27                      | 106                      | 1.40%                                | 1.75%                                 |
| Fiat         | 784,847.04                  | 1,560,008.34                 | 1.70%                                    | 1.12%                                     | 42                      | 117                      | 2.17%                                | 1.94%                                 |
| Maserati     | 222,660.40                  | 1,755,892.01                 | 0.48%                                    | 1.27%                                     | 3                       | 46                       | 0.16%                                | 0.76%                                 |
| Harley       | 971,775.53                  | 1,416,908.81                 | 2.10%                                    | 1.02%                                     | 51                      | 99                       | 2.64%                                | 1.64%                                 |
| Alfa Romeo   | 138,219.64                  | 1,718,251.49                 | 0.30%                                    | 1.24%                                     | 5                       | 73                       | 0.26%                                | 1.21%                                 |
| Jaguar       | -                           | 656,607.22                   | 0.00%                                    | 0.47%                                     | -                       | 28                       | 0.00%                                | 0.46%                                 |
| Toyota       | 835,780.05                  | 1,582,150.42                 | 1.81%                                    | 1.14%                                     | 44                      | 85                       | 2.28%                                | 1.41%                                 |
| Nissan       | 229,943.70                  | 850,883.06                   | 0.50%                                    | 0.61%                                     | 10                      | 59                       | 0.52%                                | 0.98%                                 |
| Volvo        | 228,261.42                  | 1,974,631.04                 | 0.49%                                    | 1.42%                                     | 6                       | 97                       | 0.31%                                | 1.60%                                 |
| Dodge        | 490,296.04                  | 1,044,266.00                 | 1.06%                                    | 0.75%                                     | 9                       | 27                       | 0.47%                                | 0.45%                                 |
| Kia          | 1,005,544.64                | 671,272.55                   | 2.18%                                    | 0.48%                                     | 31                      | 45                       | 1.60%                                | 0.74%                                 |
| Peugeot      | 285,544.84                  | 1,262,843.03                 | 0.62%                                    | 0.91%                                     | 15                      | 94                       | 0.78%                                | 1.56%                                 |
| Other        | 8,044,623.95                | 14,659,194.74                | 17.40%                                   | 10.56%                                    | 486                     | 664                      | 25.16%                               | 10.98%                                |
| <b>Total</b> | <b>46,228,587.66</b>        | <b>138,782,443.51</b>        | <b>100.00%</b>                           | <b>100.00%</b>                            | <b>1,932</b>            | <b>6,045</b>             | <b>100.00%</b>                       | <b>100.00%</b>                        |

Residual value at the end of the period (after transfers and retransfers) new / used

| Car make     | Residual value balance new | Residual value balance used | Residual value balance total | Residual value as % new | Residual value as % used | Residual value as % total |
|--------------|----------------------------|-----------------------------|------------------------------|-------------------------|--------------------------|---------------------------|
| Audi         | 781,773.49                 | 8,646,152.45                | 9,427,925.94                 | 3.38%                   | 13.51%                   | 10.82%                    |
| Mercedes     | 607,506.47                 | 11,888,025.06               | 12,495,531.53                | 2.62%                   | 18.58%                   | 14.34%                    |
| VW           | 2,223,441.40               | 4,225,850.39                | 6,449,291.79                 | 9.60%                   | 6.60%                    | 7.40%                     |
| BMW          | 286,578.62                 | 10,342,375.77               | 10,628,954.39                | 1.24%                   | 16.16%                   | 12.20%                    |
| Hyundai      | 6,310,902.90               | 2,163,119.55                | 8,474,022.45                 | 27.25%                  | 3.38%                    | 9.72%                     |
| Honda        | 3,263,981.46               | 961,286.11                  | 4,225,267.57                 | 14.09%                  | 1.50%                    | 4.85%                     |
| Land rover   | 250,387.20                 | 1,741,152.40                | 1,991,539.60                 | 1.08%                   | 2.72%                    | 2.29%                     |
| Porsche      | 448,723.46                 | 5,501,420.98                | 5,950,144.44                 | 1.94%                   | 8.60%                    | 6.83%                     |
| Jeep         | 124,808.38                 | 818,450.86                  | 943,259.24                   | 0.54%                   | 1.28%                    | 1.08%                     |
| Seat         | 208,829.10                 | 935,000.94                  | 1,143,830.04                 | 0.90%                   | 1.46%                    | 1.31%                     |
| Ford         | 455,161.13                 | 1,337,023.80                | 1,792,184.93                 | 1.97%                   | 2.09%                    | 2.06%                     |
| Skoda        | 1,361,459.28               | 1,231,688.00                | 2,593,147.28                 | 5.88%                   | 1.92%                    | 2.98%                     |
| Maserati     | 118,659.72                 | 818,253.65                  | 936,913.37                   | 0.51%                   | 1.28%                    | 1.07%                     |
| Opel         | 184,329.87                 | 586,814.34                  | 771,144.21                   | 0.80%                   | 0.92%                    | 0.88%                     |
| Fiat         | 331,934.41                 | 585,517.68                  | 917,452.09                   | 1.43%                   | 0.91%                    | 1.05%                     |
| Toyota       | 366,747.07                 | 611,522.35                  | 978,269.42                   | 1.58%                   | 0.96%                    | 1.12%                     |
| Volvo        | 124,266.87                 | 817,518.98                  | 941,785.85                   | 0.54%                   | 1.28%                    | 1.08%                     |
| Nissan       | 90,300.79                  | 344,980.20                  | 435,280.99                   | 0.39%                   | 0.54%                    | 0.50%                     |
| Jaguar       | -                          | 309,132.06                  | 309,132.06                   | 0.00%                   | 0.48%                    | 0.35%                     |
| Alfa Romeo   | 57,460.80                  | 792,900.55                  | 850,361.35                   | 0.25%                   | 1.24%                    | 0.98%                     |
| Harley       | 536,579.96                 | 659,581.26                  | 1,196,161.22                 | 2.32%                   | 1.03%                    | 1.37%                     |
| Kia          | 449,073.24                 | 274,972.12                  | 724,045.36                   | 1.94%                   | 0.43%                    | 0.83%                     |
| Dodge        | 224,526.46                 | 511,153.85                  | 735,680.31                   | 0.97%                   | 0.80%                    | 0.84%                     |
| Peugeot      | 127,467.55                 | 492,451.19                  | 619,918.74                   | 0.55%                   | 0.77%                    | 0.71%                     |
| Tesla        | 695,973.15                 | 606,376.01                  | 1,302,349.16                 | 3.01%                   | 0.95%                    | 1.49%                     |
| Other        | 3,528,961.90               | 6,794,200.55                | 10,323,162.45                | 15.24%                  | 10.62%                   | 11.84%                    |
| <b>Total</b> | <b>23,159,834.68</b>       | <b>63,996,921.10</b>        | <b>87,156,755.78</b>         | <b>100.00%</b>          | <b>100.00%</b>           | <b>100.00%</b>            |

## Cembra Auto Covered Bond Programme

### Portfolio information

Determination Period:

September 2025

#### 10. Distribution by make (continued)

Portfolio at the end of the period (after transfers and retransfers) private / commercial

| Car make     | Aggregate lease balance private | Aggregate lease balance commercial | Aggregate lease balance private as % of pool | Aggregate lease balance commercial as % of pool | Number of contracts private | Number of contracts commercial | Number of contracts private as % of pool | Number of contracts commercial as % of pool |
|--------------|---------------------------------|------------------------------------|--|---|-----------------------------|--------------------------------|--|---|
| Audi         | 16,009,811.68                   | 3,679,062.53                       | 11.11%                                       | 9.00%   | 639                         | 95                             | 9.75%                                    | 6.68%                                       |
| Mercedes     | 20,829,006.33                   | 5,786,454.03                       | 14.45%                                       | 14.15%  | 773                         | 158                            | 11.79%                                   | 11.10%                                      |
| BMW          | 18,578,504.88                   | 3,067,316.44                       | 12.89%                                       | 7.50%   | 681                         | 92                             | 10.39%                                   | 6.47%                                       |
| Hyundai      | 14,339,668.20                   | 2,695,166.92                       | 9.95%  | 6.59%   | 690                         | 108                            | 10.53%                                   | 7.59%                                       |
| VW           | 11,185,861.12                   | 3,560,477.83                       | 7.76%  | 8.71%   | 620                         | 162                            | 9.46%                                    | 11.38%                                      |
| Honda        | 7,348,087.39                    | 906,617.22                         | 5.10%  | 2.22%   | 365                         | 41                             | 5.57%                                    | 2.88%                                       |
| Tesla        | 1,719,093.62                    | 717,322.45                         | 1.19%  | 1.75%   | 69                          | 21                             | 1.05%                                    | 1.48%                                       |
| Land rover   | 2,685,777.82                    | 1,388,656.47                       | 1.86%  | 3.40%   | 102                         | 33                             | 1.56%                                    | 2.32%                                       |
| Porsche      | 7,151,169.44                    | 3,604,306.60                       | 4.96%  | 8.82%   | 150                         | 63                             | 2.29%                                    | 4.43%                                       |
| Ford         | 3,083,502.39                    | 1,499,745.32                       | 2.14%  | 3.67%   | 165                         | 77                             | 2.52%                                    | 5.41%                                       |
| Seat         | 2,428,482.58                    | 232,670.55                         | 1.68%  | 0.57%   | 166                         | 12                             | 2.53%                                    | 0.84%                                       |
| Skoda        | 4,668,687.34                    | 1,396,882.58                       | 3.24%  | 3.42%   | 253                         | 73                             | 3.86%                                    | 5.13%                                       |
| Jeep         | 1,676,867.31                    | 478,161.73                         | 1.16%  | 1.17%   | 84                          | 16                             | 1.28%                                    | 1.12%                                       |
| Opel         | 1,237,650.22                    | 665,614.22                         | 0.86%  | 1.63%   | 90                          | 43                             | 1.37%                                    | 3.02%                                       |
| Fiat         | 1,399,104.90                    | 945,750.48                         | 0.97%  | 2.31%   | 101                         | 58                             | 1.54%                                    | 4.08%                                       |
| Maserati     | 1,342,077.44                    | 636,474.97                         | 0.93%  | 1.56%   | 36                          | 13                             | 0.55%                                    | 0.91%                                       |
| Harley       | 2,283,553.60                    | 105,130.74                         | 1.58%  | 0.26%   | 144                         | 6                              | 2.20%                                    | 0.42%                                       |
| Alfa Romeo   | 1,581,651.87                    | 274,819.26                         | 1.10%  | 0.67%   | 69                          | 9                              | 1.05%                                    | 0.63%                                       |
| Jaguar       | 587,556.84                      | 69,050.38                          | 0.41%  | 0.17%   | 25                          | 3                              | 0.38%                                    | 0.21%                                       |
| Toyota       | 2,022,638.67                    | 395,291.80                         | 1.40%  | 0.97%   | 108                         | 21                             | 1.65%                                    | 1.48%                                       |
| Nissan       | 865,415.38                      | 215,411.38                         | 0.60%  | 0.53%   | 56                          | 13                             | 0.85%                                    | 0.91%                                       |
| Volvo        | 1,729,352.14                    | 473,540.32                         | 1.20%  | 1.16%   | 87                          | 16                             | 1.33%                                    | 1.12%                                       |
| Dodge        | 1,034,710.61                    | 499,851.43                         | 0.72%  | 1.22%   | 27                          | 9                              | 0.41%                                    | 0.63%                                       |
| Kia          | 1,416,780.85                    | 260,036.34                         | 0.98%  | 0.64%   | 64                          | 12                             | 0.98%                                    | 0.84%                                       |
| Peugeot      | 1,116,635.28                    | 431,752.59                         | 0.77%  | 1.06%   | 81                          | 28                             | 1.24%                                    | 1.97%                                       |
| Other        | 15,802,337.46                   | 6,901,481.23                       | 10.96%                                       | 16.88%  | 909                         | 241                            | 13.87%                                   | 16.94%                                      |
| <b>Total</b> | <b>144,123,985.36</b>           | <b>40,887,045.81</b>               | <b>100.00%</b>                               | <b>100.00%</b>                                  | <b>6,554</b>                | <b>1,423</b>                   | <b>100.00%</b>                           | <b>100.00%</b>                              |

Residual value at the end of the period (after transfers and retransfers) private / commercial

| Car make     | Residual value balance private | Residual value balance commercial | Residual value balance total | Residual value as % private | Residual value as % commercial | Residual value as % total |
|--------------|--------------------------------|-----------------------------------|------------------------------|-----------------------------|--------------------------------|---------------------------|
| Audi         | 7,533,513.52                   | 1,894,412.42                      | 9,427,925.94                 | 11.01%                      | 10.10%                         | 10.82%                    |
| Mercedes     | 9,872,845.37                   | 2,622,686.16                      | 12,495,531.53                | 14.43%                      | 13.98%                         | 14.34%                    |
| BMW          | 9,098,208.43                   | 1,530,745.96                      | 10,628,954.39                | 13.30%                      | 8.16%                          | 12.20%                    |
| Hyundai      | 7,207,912.94                   | 1,266,109.51                      | 8,474,022.45                 | 10.54%                      | 6.75%                          | 9.72%                     |
| VW           | 5,051,725.50                   | 1,397,566.29                      | 6,449,291.79                 | 7.39%                       | 7.45%                          | 7.40%                     |
| Honda        | 3,781,681.11                   | 443,586.46                        | 4,225,267.57                 | 5.53%                       | 2.36%                          | 4.85%                     |
| Tesla        | 955,307.74                     | 347,041.42                        | 1,302,349.16                 | 1.40%                       | 1.85%                          | 1.49%                     |
| Land rover   | 1,248,106.47                   | 743,433.13                        | 1,991,539.60                 | 1.82%                       | 3.96%                          | 2.29%                     |
| Porsche      | 3,962,989.39                   | 1,987,155.05                      | 5,950,144.44                 | 5.79%                       | 10.59%                         | 6.83%                     |
| Ford         | 1,227,657.60                   | 564,527.33                        | 1,792,184.93                 | 1.79%                       | 3.01%                          | 2.06%                     |
| Seat         | 1,062,988.01                   | 80,842.03                         | 1,143,830.04                 | 1.55%                       | 0.43%                          | 1.31%                     |
| Skoda        | 2,070,844.98                   | 522,302.30                        | 2,593,147.28                 | 3.03%                       | 2.78%                          | 2.98%                     |
| Jeep         | 711,522.56                     | 231,736.68                        | 943,259.24                   | 1.04%                       | 1.24%                          | 1.08%                     |
| Opel         | 537,606.56                     | 233,537.65                        | 771,144.21                   | 0.79%                       | 1.24%                          | 0.88%                     |
| Fiat         | 626,896.61                     | 290,555.48                        | 917,452.09                   | 0.92%                       | 1.55%                          | 1.05%                     |
| Maserati     | 625,215.57                     | 311,697.80                        | 936,913.37                   | 0.91%                       | 1.66%                          | 1.07%                     |
| Harley       | 1,131,213.97                   | 64,947.25                         | 1,196,161.22                 | 1.65%                       | 0.35%                          | 1.37%                     |
| Alfa Romeo   | 712,517.03                     | 137,844.32                        | 850,361.35                   | 1.04%                       | 0.73%                          | 0.98%                     |
| Jaguar       | 279,529.83                     | 29,602.23                         | 309,132.06                   | 0.41%                       | 0.16%                          | 0.35%                     |
| Toyota       | 870,953.63                     | 107,315.79                        | 978,269.42                   | 1.27%                       | 0.57%                          | 1.12%                     |
| Nissan       | 372,737.45                     | 62,543.54                         | 435,280.99                   | 0.54%                       | 0.33%                          | 0.50%                     |
| Volvo        | 693,475.53                     | 248,310.32                        | 941,785.85                   | 1.01%                       | 1.32%                          | 1.08%                     |
| Dodge        | 508,371.78                     | 227,308.53                        | 735,680.31                   | 0.74%                       | 1.21%                          | 0.84%                     |
| Kia          | 595,335.42                     | 128,709.94                        | 724,045.36                   | 0.87%                       | 0.69%                          | 0.83%                     |
| Peugeot      | 467,062.33                     | 152,856.41                        | 619,918.74                   | 0.68%                       | 0.81%                          | 0.71%                     |
| Other        | 7,190,324.39                   | 3,132,838.06                      | 10,323,162.45                | 10.51%                      | 16.70%                         | 11.84%                    |
| <b>Total</b> | <b>68,396,543.72</b>           | <b>18,760,212.06</b>              | <b>87,156,755.78</b>         | <b>100.00%</b>              | <b>100.00%</b>                 | <b>100.00%</b>            |

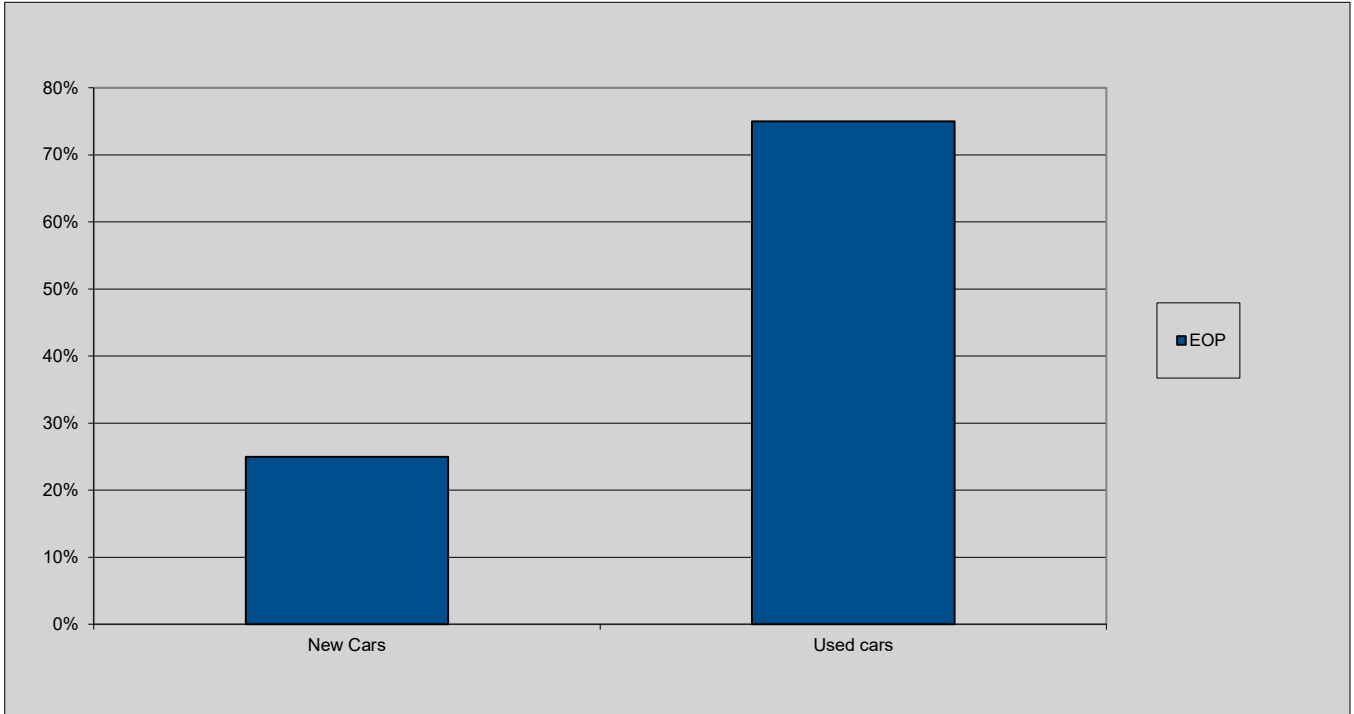
# Cembra Auto Covered Bond Programme

## Portfolio information

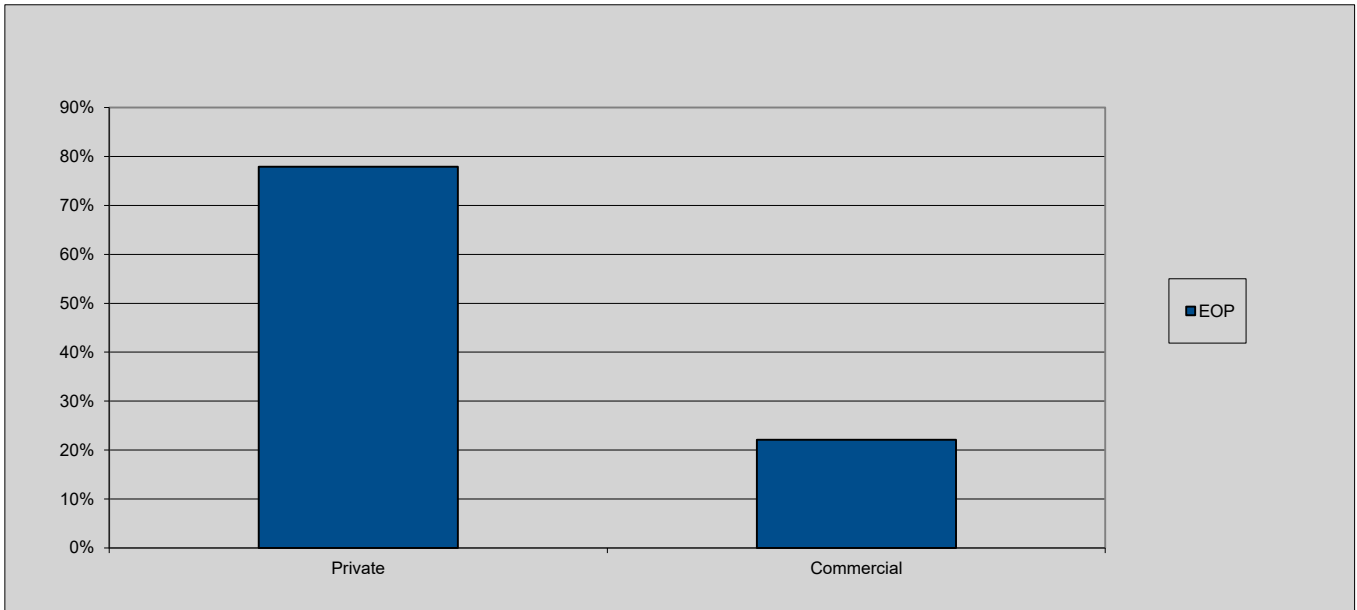
Determination Period:

September 2025

### 1. Vehicle type



### 2. Customer type



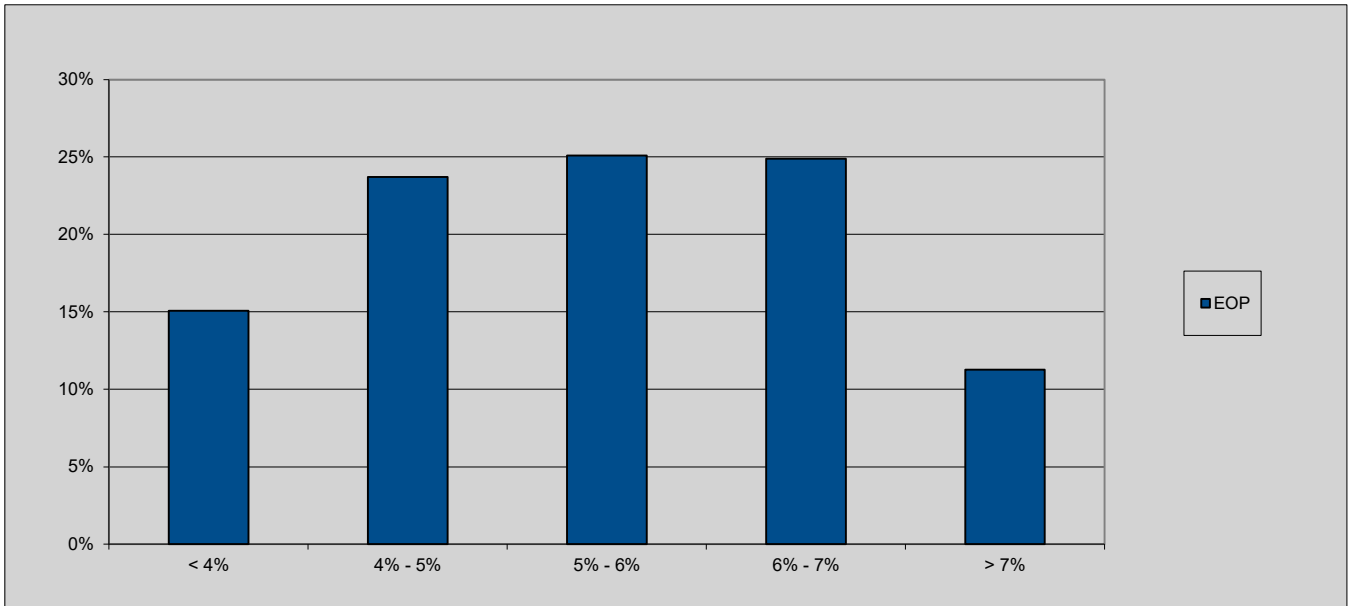
# Cembra Auto Covered Bond Programme

## Portfolio information

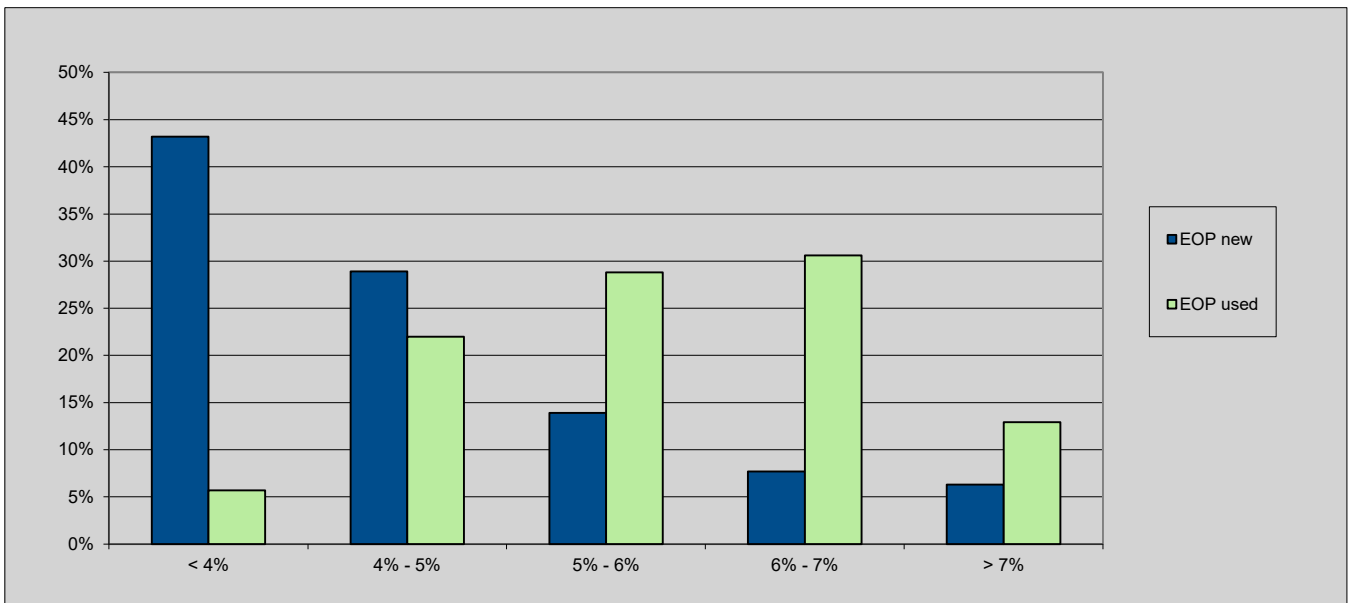
Determination Period:

September 2025

### 3. APR distribution total



### 3. APR distribution new / used



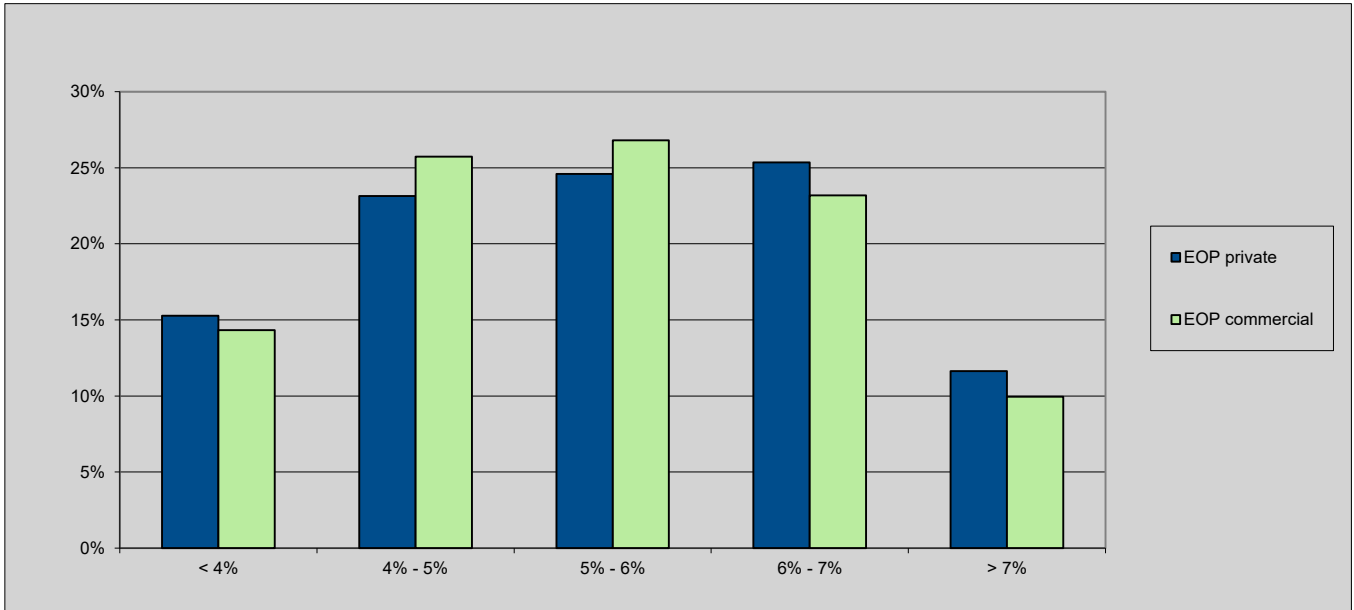
# Cembra Auto Covered Bond Programme

## Portfolio information

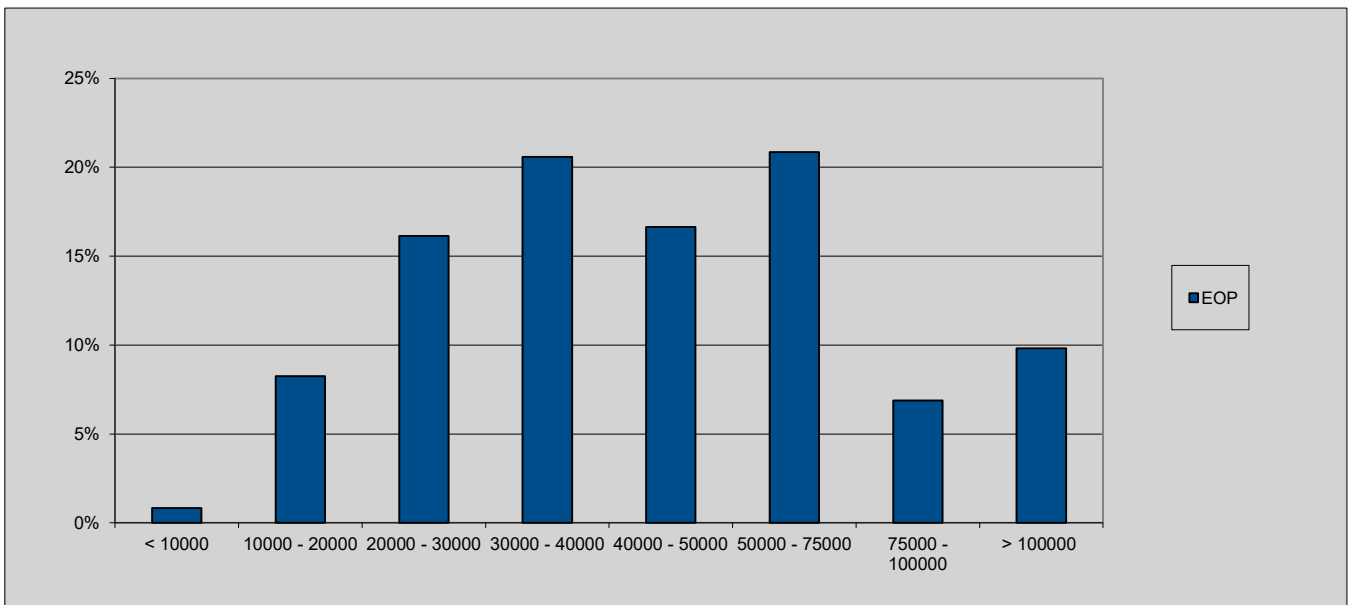
Determination Period:

September 2025

### 3. APR distribution private / commercial



### 4. Original aggregate lease balance total



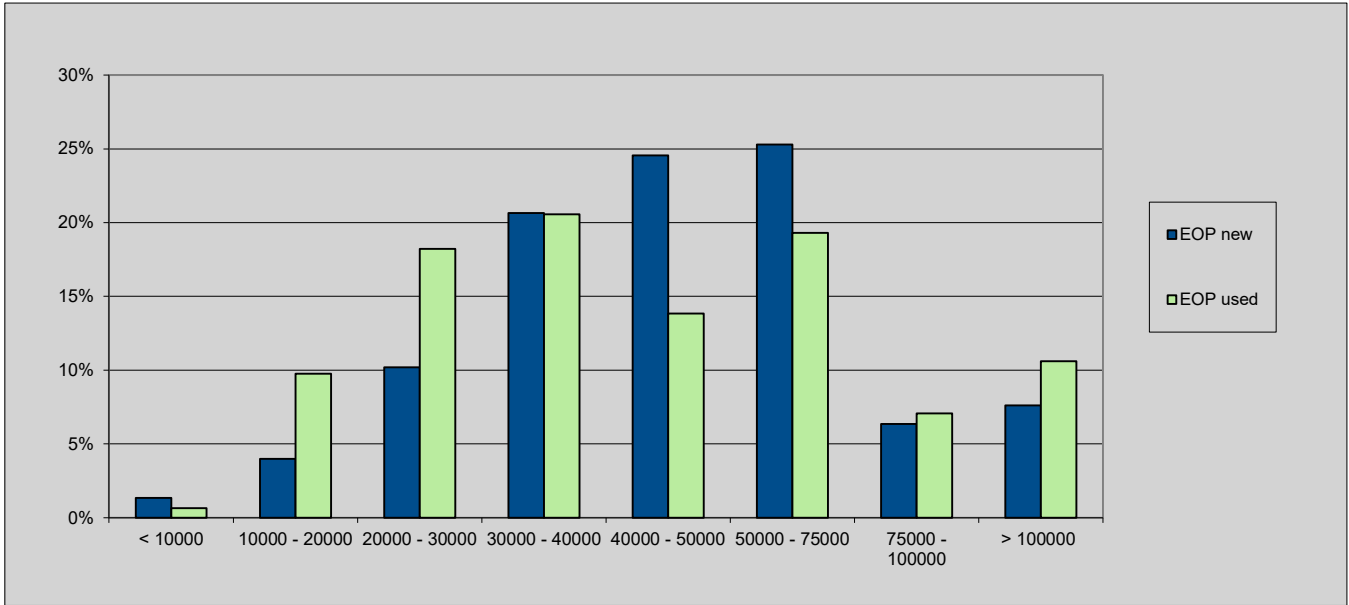
# Cembra Auto Covered Bond Programme

## Portfolio information

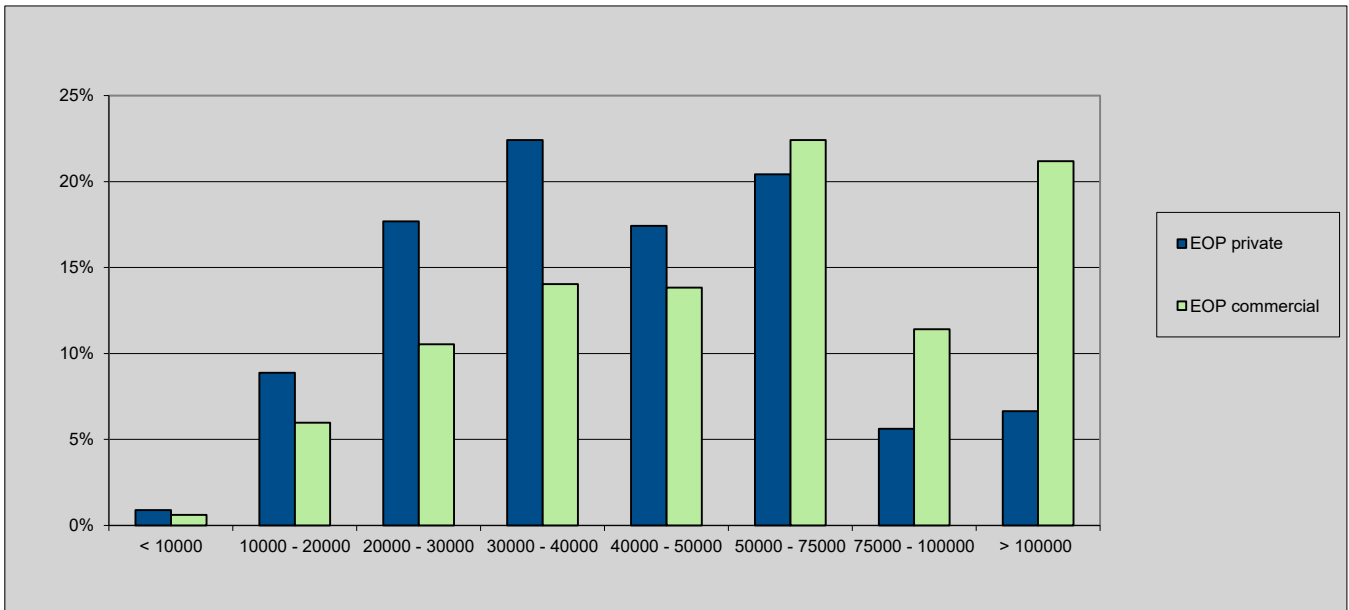
Determination Period:

September 2025

### 4. Original aggregate lease balance new / used



### 4. Original aggregate lease balance private / commercial



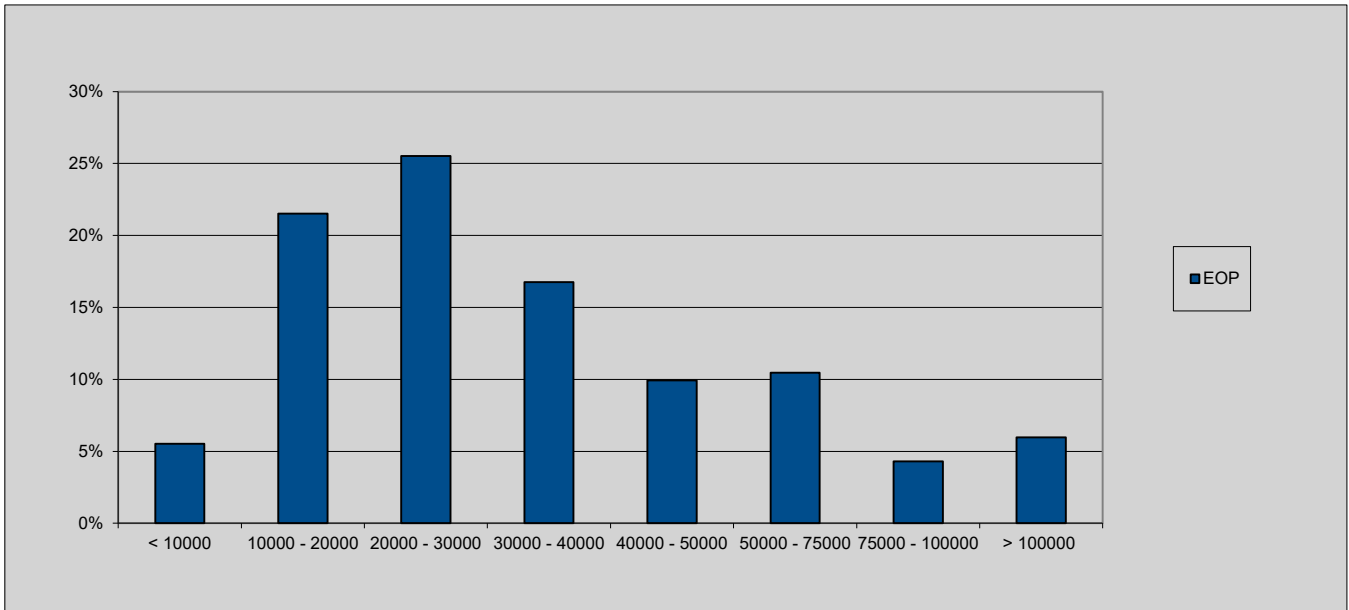
# Cembra Auto Covered Bond Programme

## Portfolio information

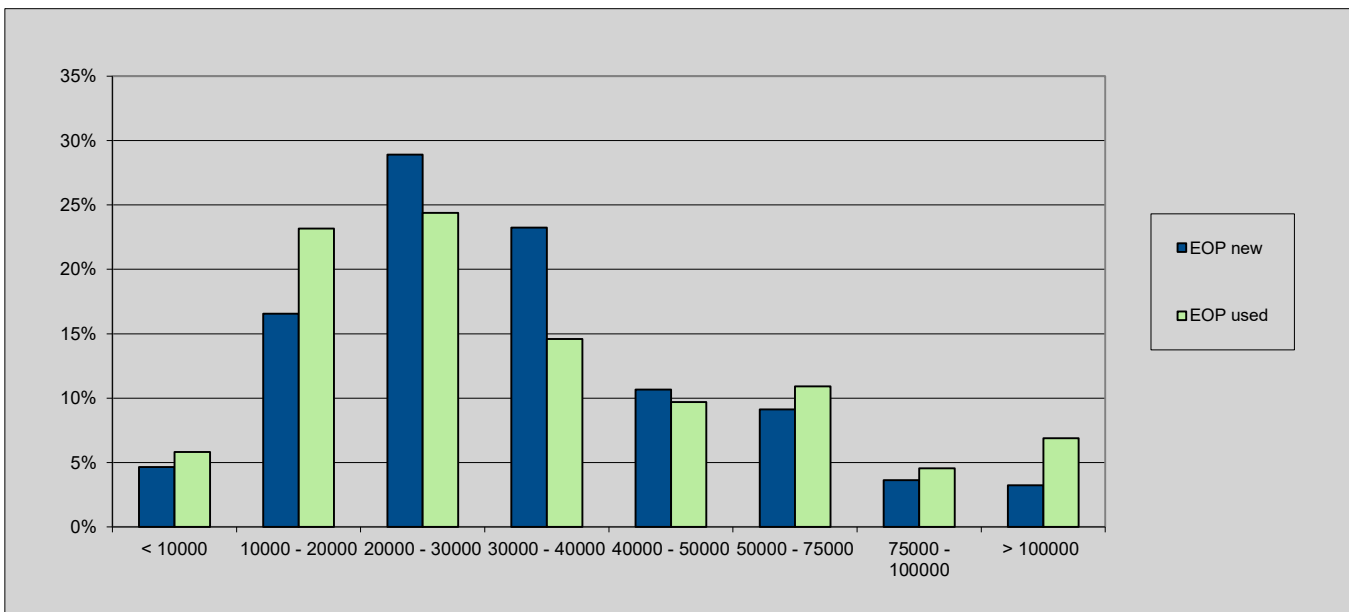
Determination Period:

September 2025

### 5. Lease balances total



### 5. Lease balances new / used



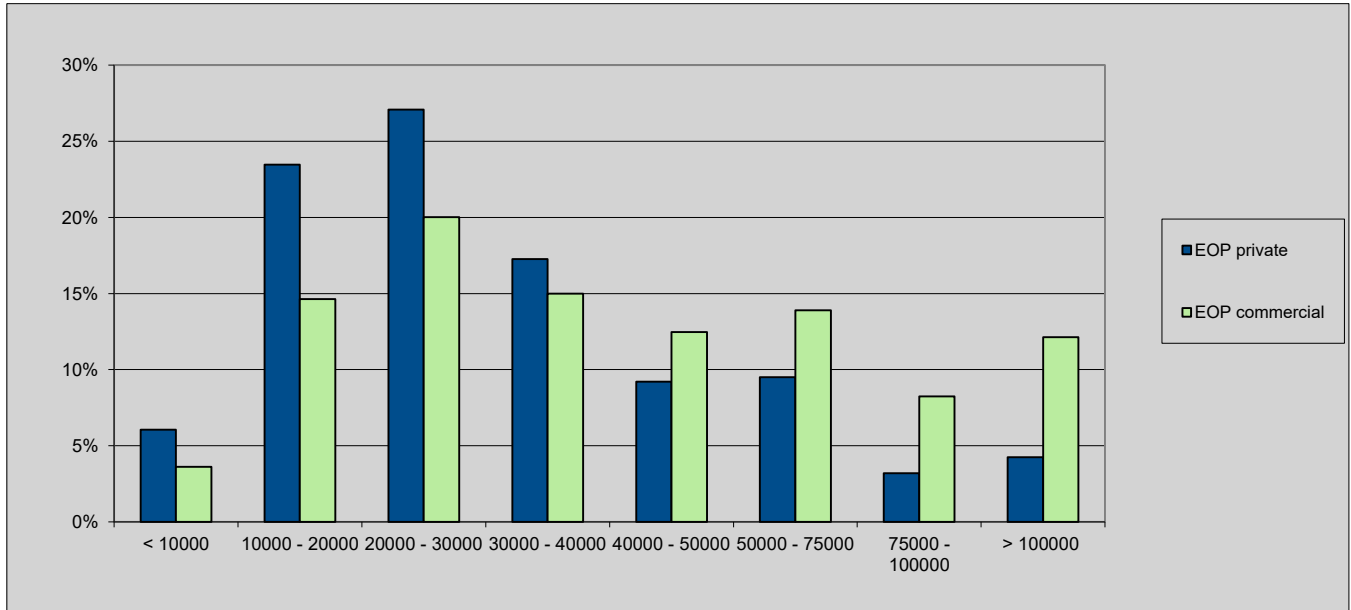
# Cembra Auto Covered Bond Programme

## Portfolio information

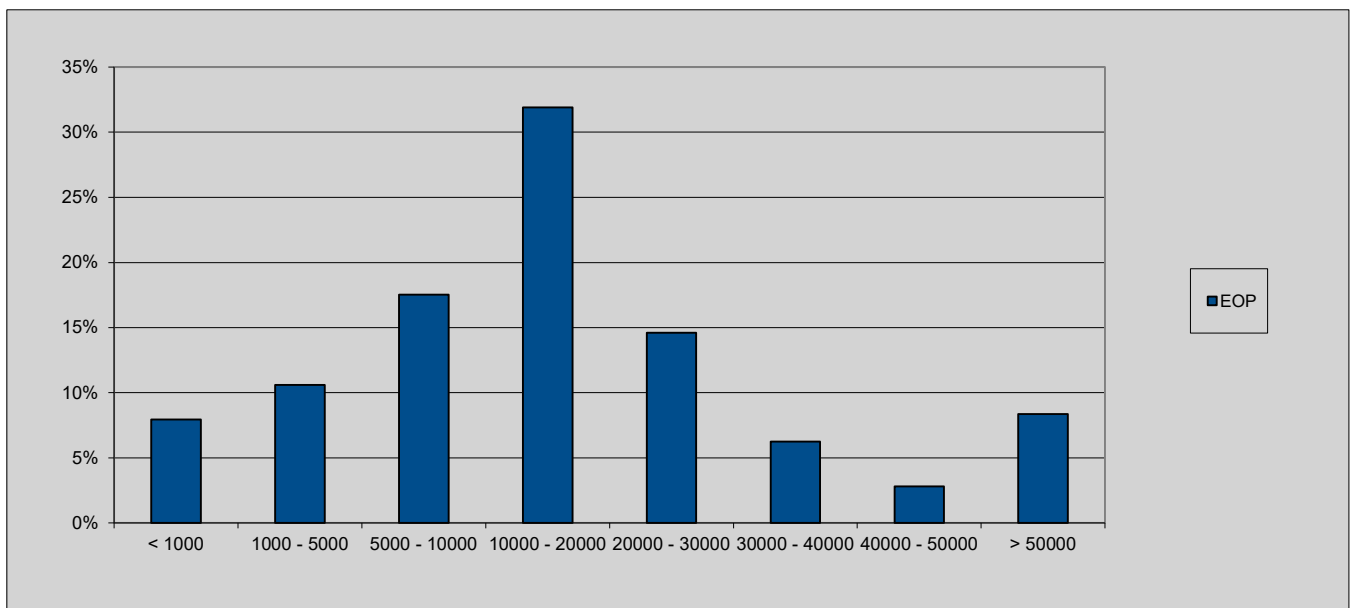
Determination Period:

September 2025

### 5. Lease balances private / commercial



### 6. Residual Values total



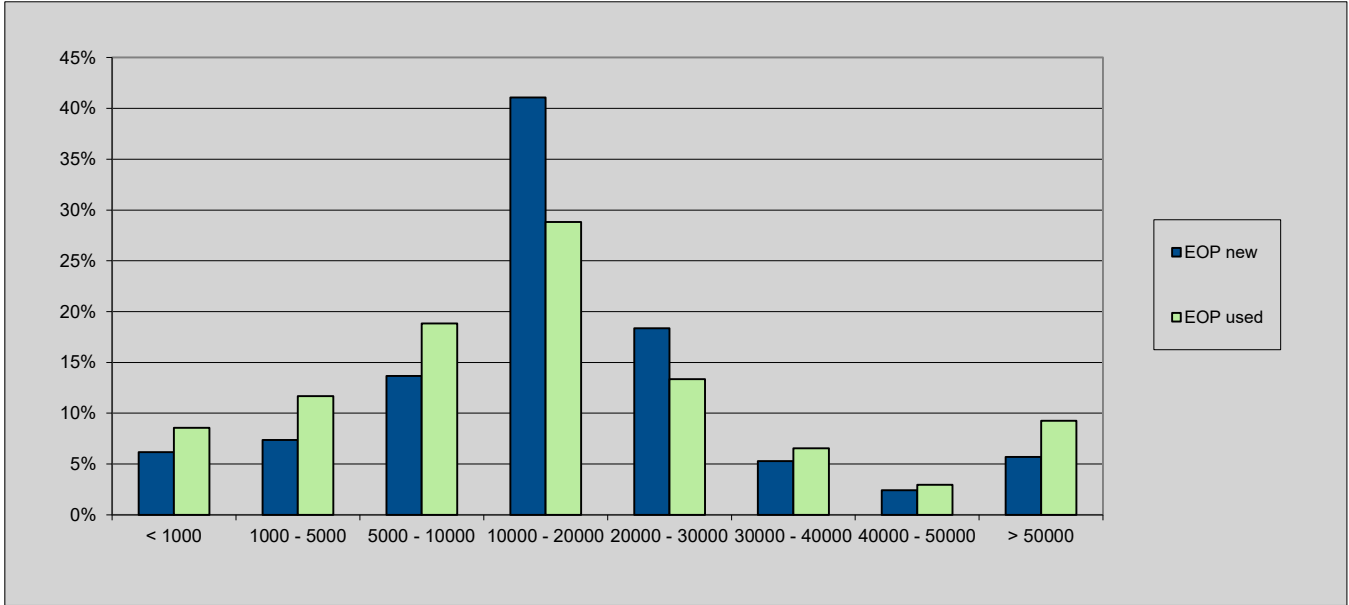
# Cembra Auto Covered Bond Programme

## Portfolio information

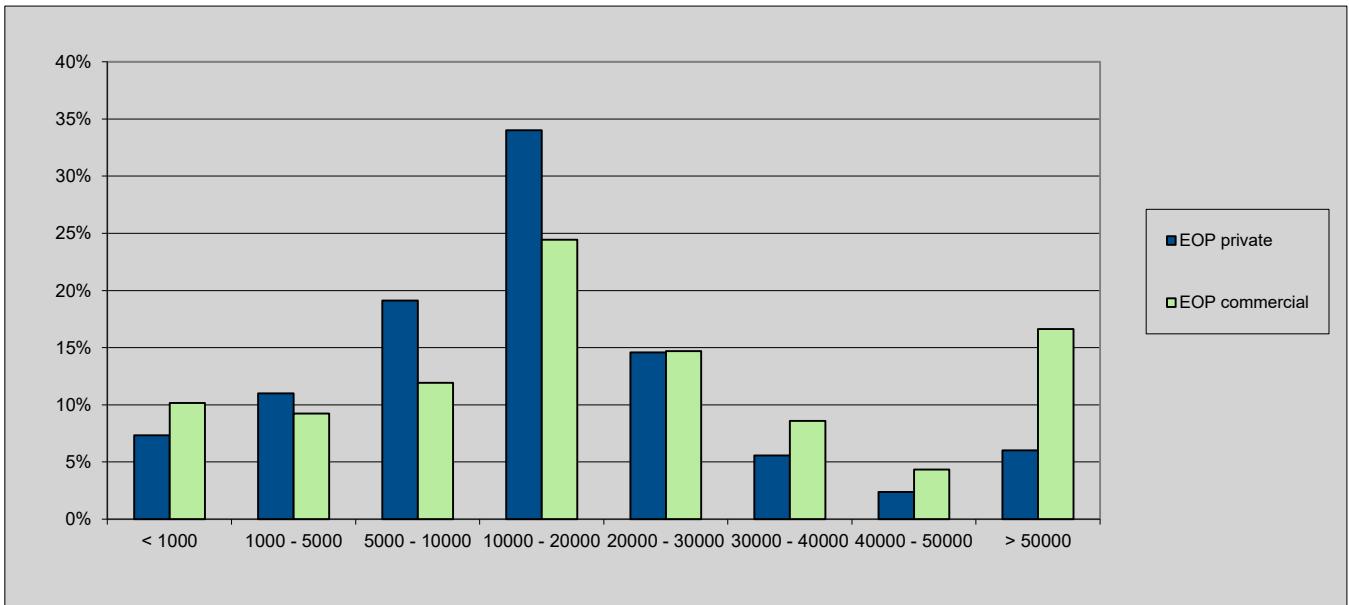
Determination Period:

September 2025

### 6. Residual Values new / used



### 6. Residual Values private / commercial



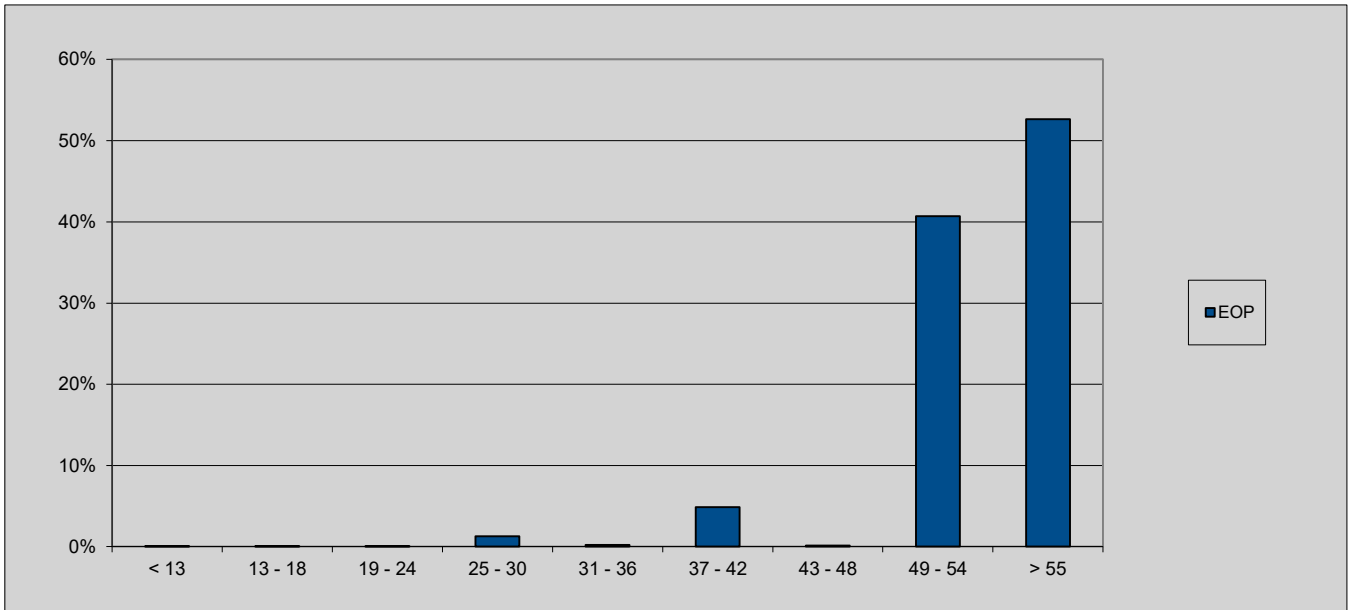
# Cembra Auto Covered Bond Programme

## Portfolio information

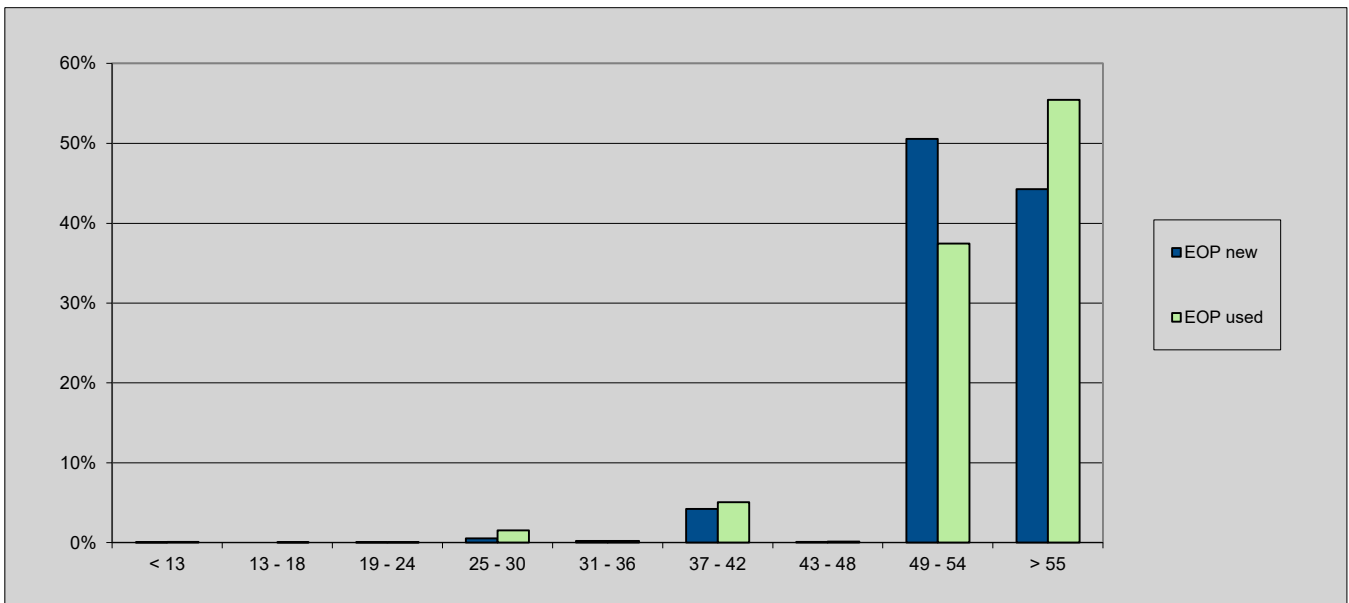
Determination Period:

September 2025

### 7. Full Term of contract total



### 7. Full Term of contract new / used



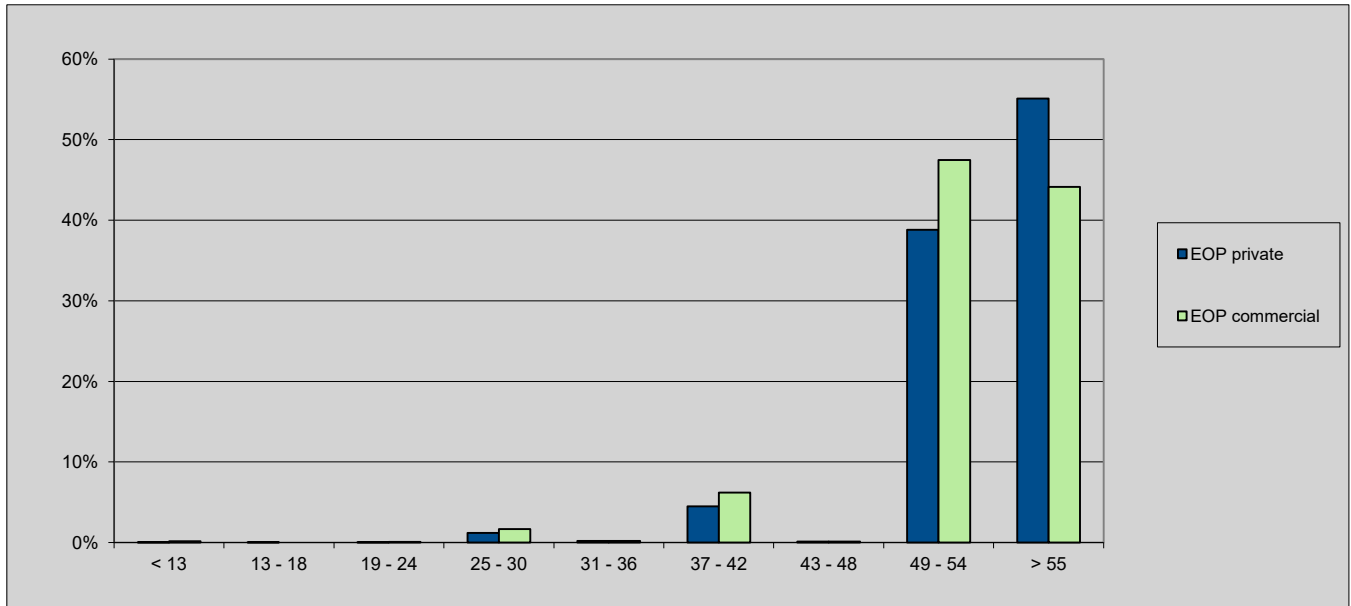
# Cembra Auto Covered Bond Programme

## Portfolio information

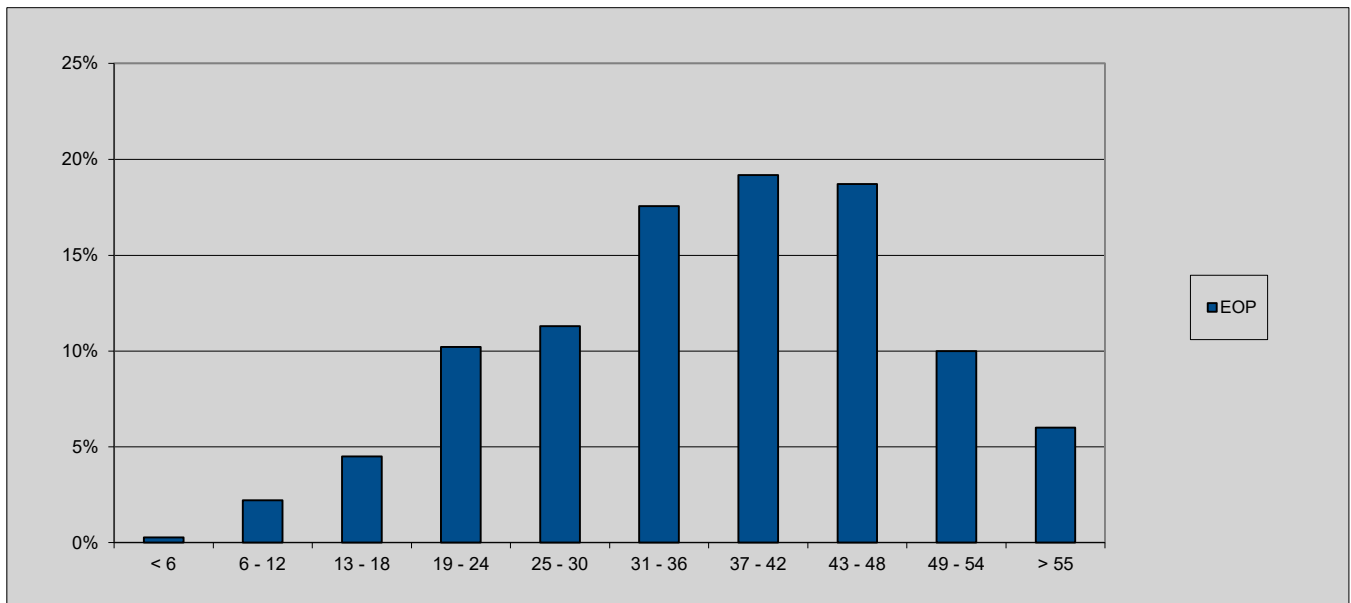
Determination Period:

September 2025

### 7. Full Term of contract private / commercial



### 8. Months On Book total



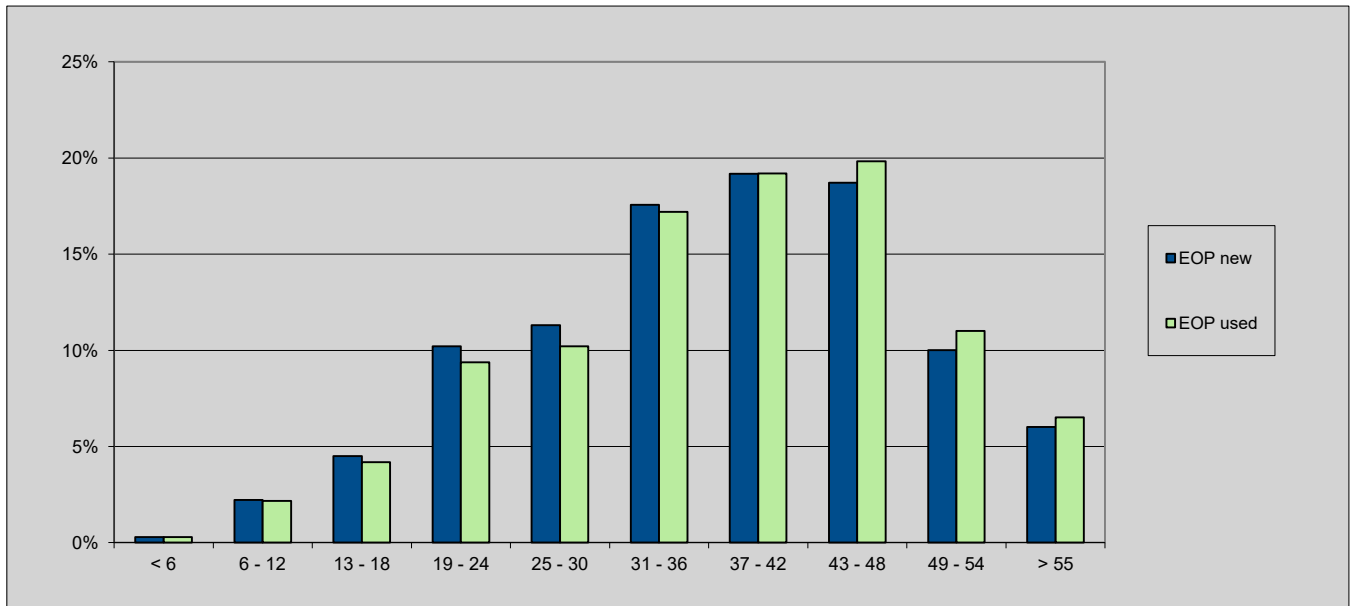
# Cembra Auto Covered Bond Programme

## Portfolio information

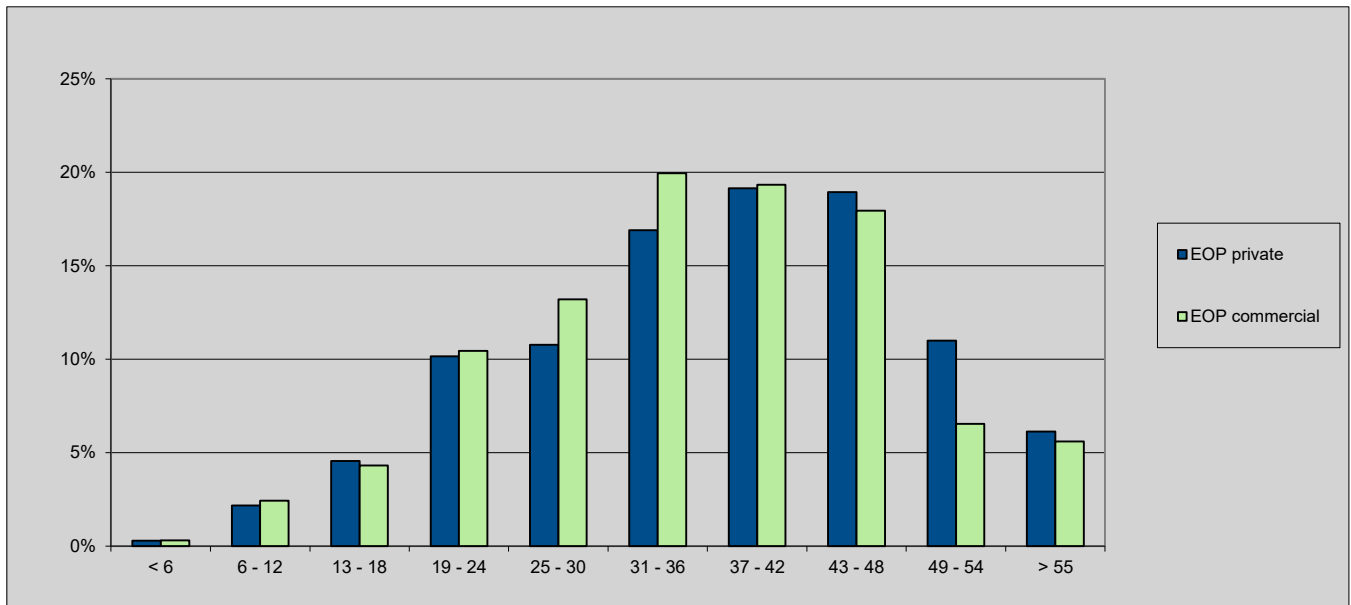
Determination Period:

September 2025

### 8. Months On Book new / used



### 8. Months On Book private / commercial



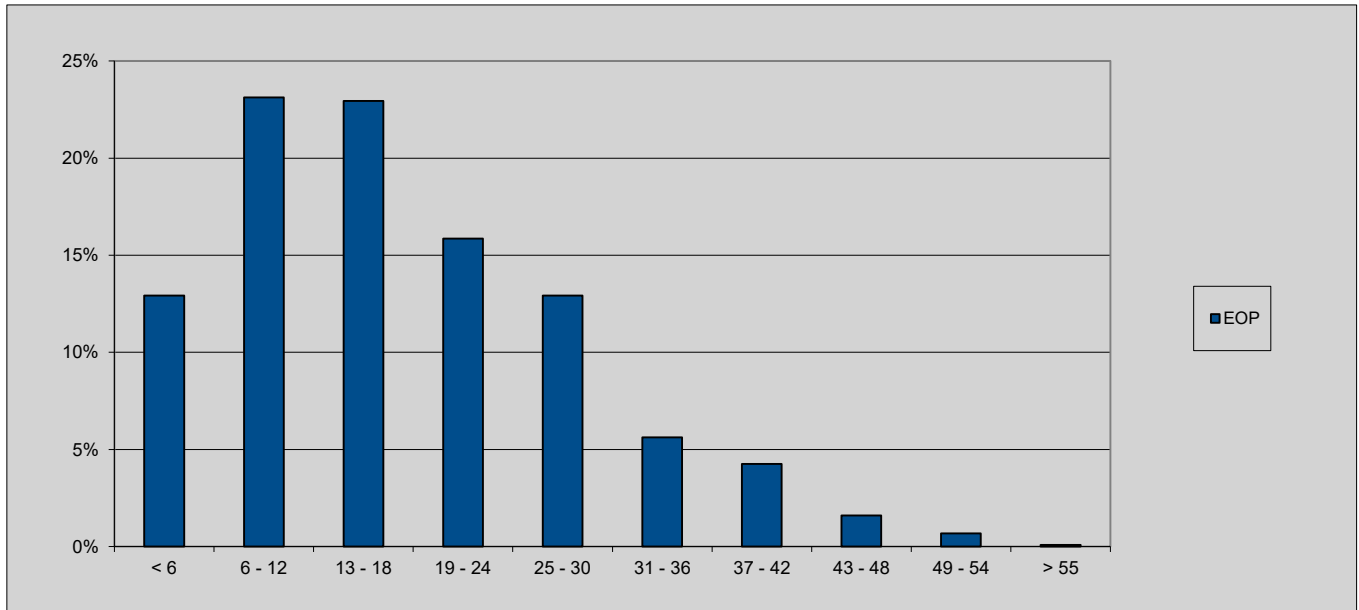
# Cembra Auto Covered Bond Programme

## Portfolio information

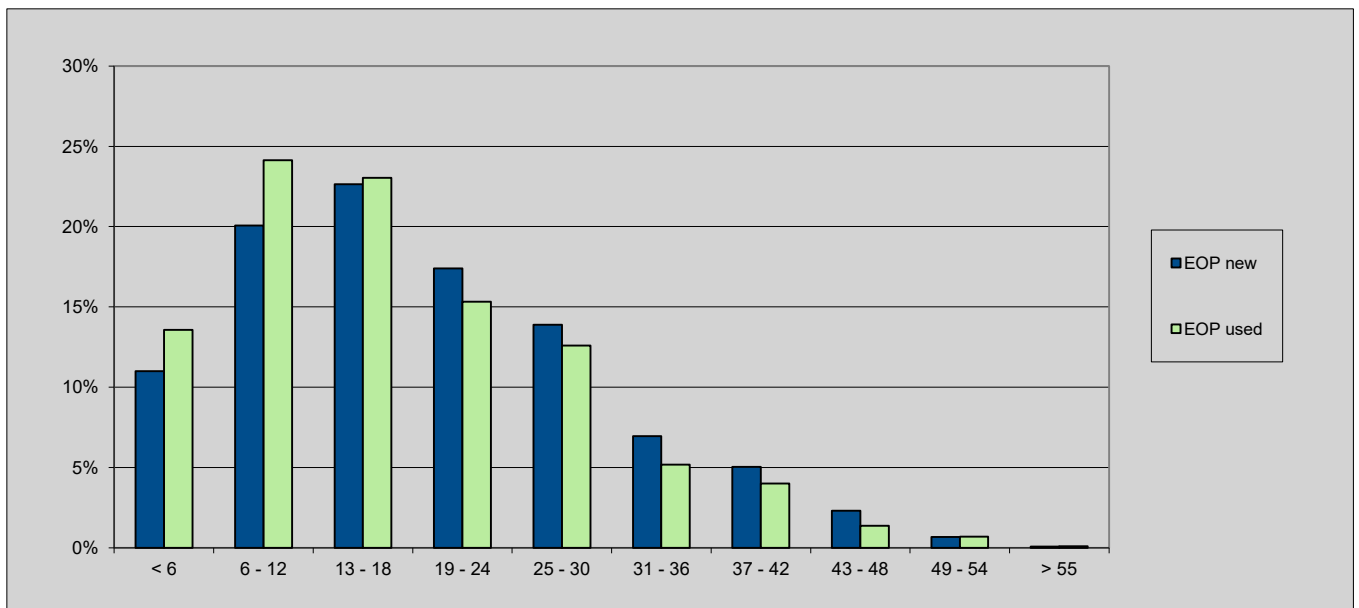
Determination Period:

September 2025

### 9. Seasoning total



### 9. Seasoning new / used



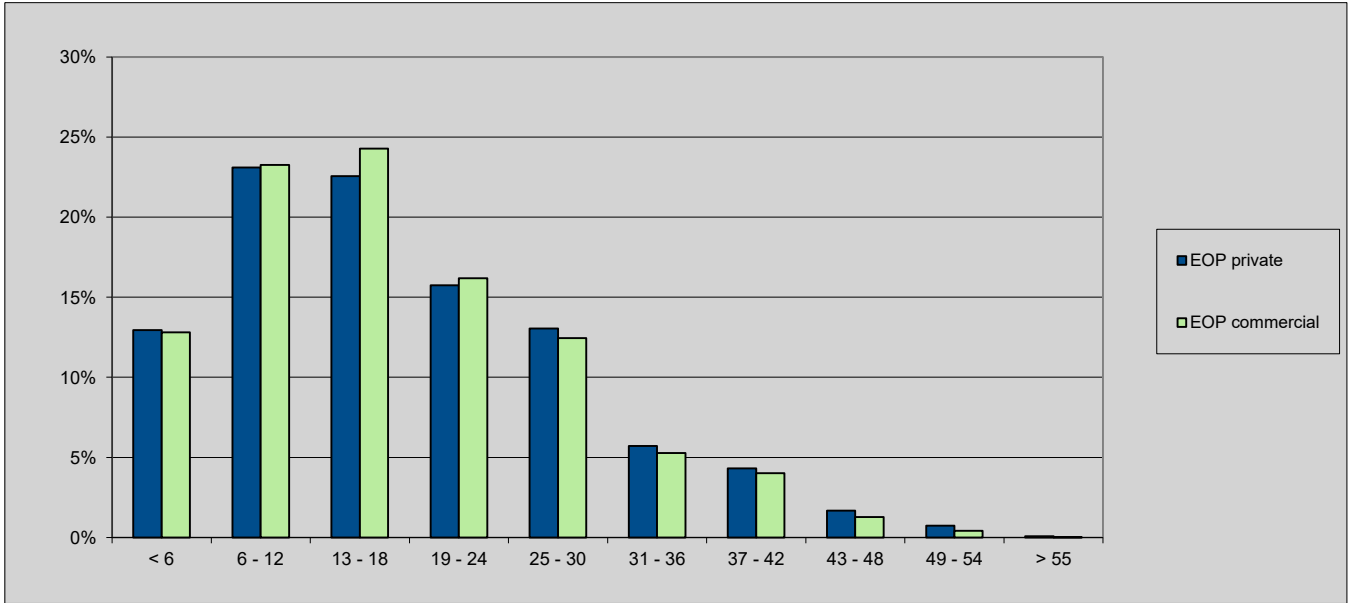
# Cembra Auto Covered Bond Programme

## Portfolio information

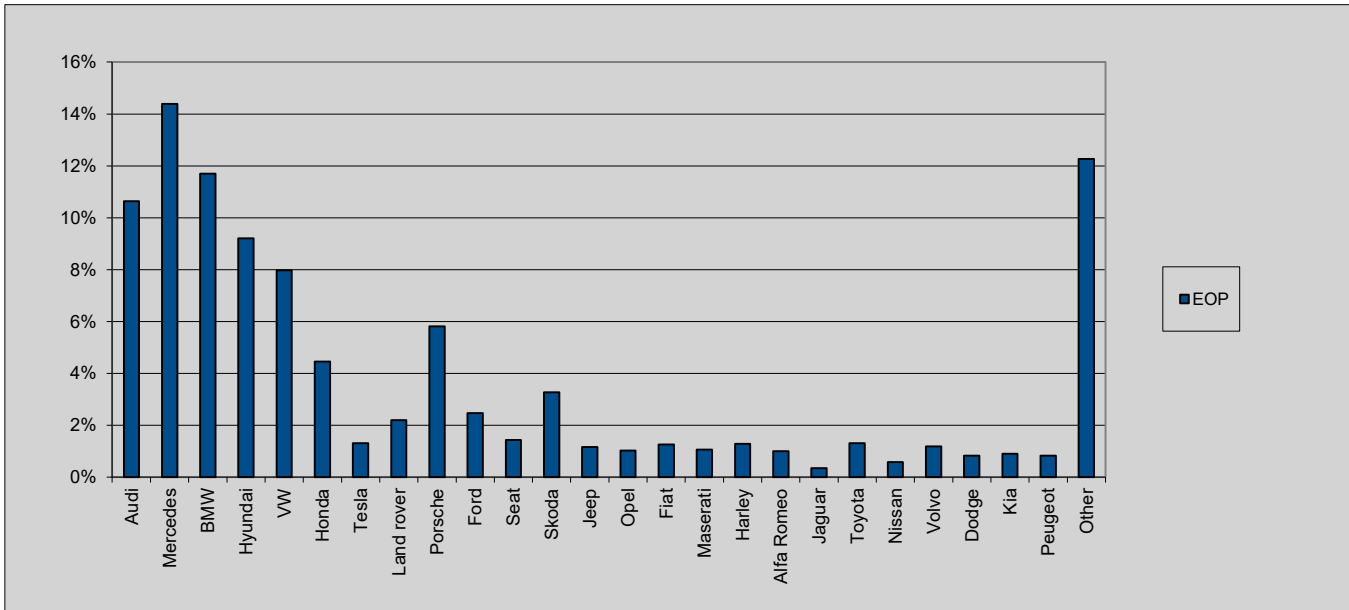
Determination Period:

September 2025

### 9. Seasoning private / commercial



### 10. Distribution by make total



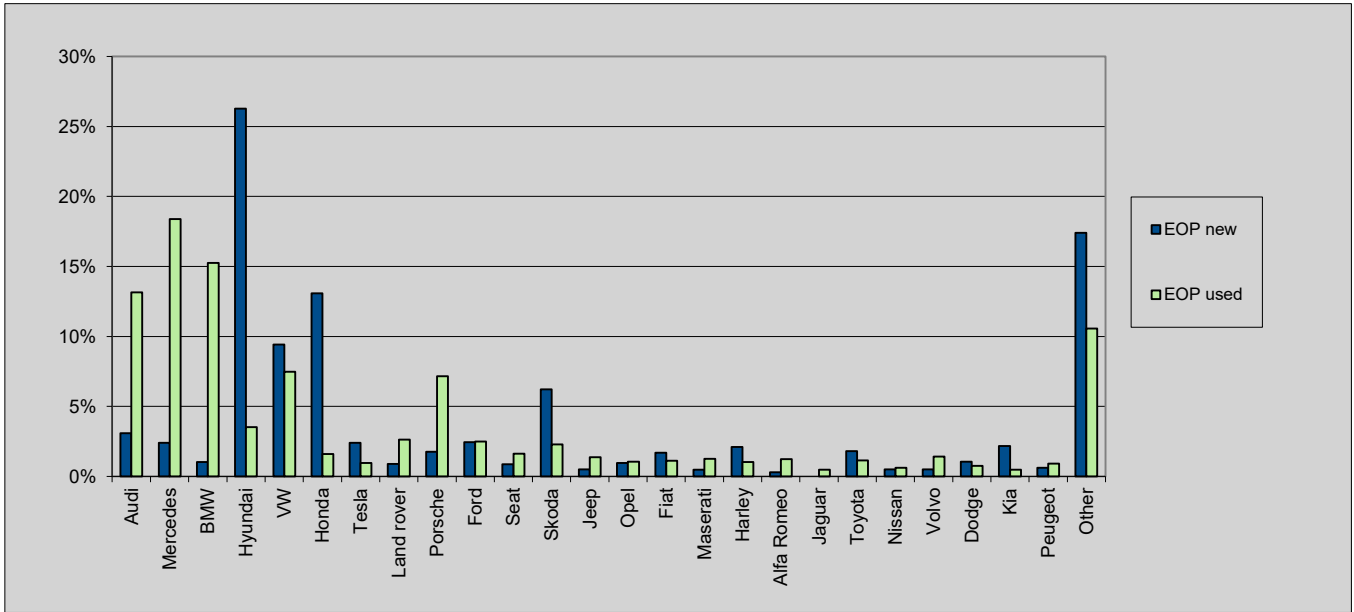
# Cembra Auto Covered Bond Programme

## Portfolio information

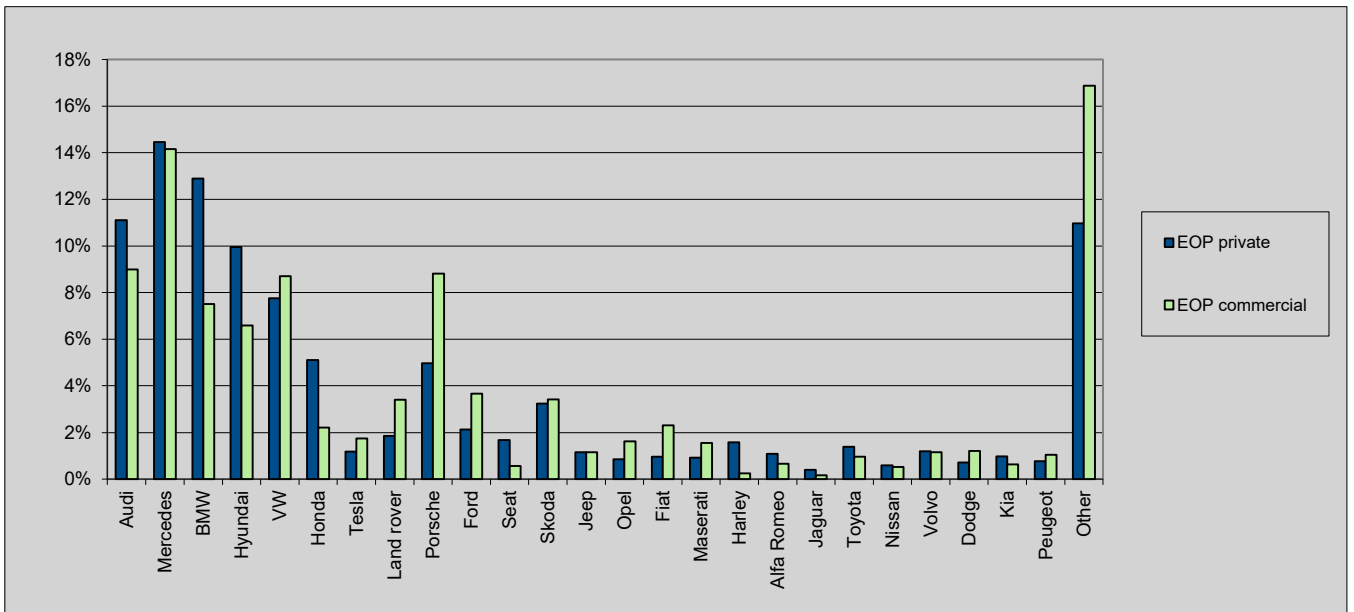
Determination Period:

September 2025

### 10. Distribution by make new / used



### 10. Distribution by make private / commercial



## Cembra Auto Covered Bond Programme

### Involved Parties

#### **Issuer**

Cembra Money Bank Ltd  
Bändliweg 20  
8048 Zurich  
Switzerland  
Email: treasury@cembra.ch

#### **Guarantor**

Cembra Auto Finance AG  
Bändliweg 20  
8048 Zurich  
Switzerland  
Email: autofinance@cembra.ch

#### **Servicer**

Cembra Money Bank Ltd  
Bändliweg 20  
8048 Zurich  
Switzerland  
Email: treasury@cembra.ch

#### **Principal Paying Agent**

Zürcher Kantonalbank  
Bahnhofstrasse 9  
8001 Zurich  
Switzerland  
Email: transactionmanagement@zkb.ch

#### **Account Bank**

Zürcher Kantonalbank  
Bahnhofstrasse 9  
8001 Zurich  
Switzerland  
Email: transactionmanagement@zkb.ch

#### **Listing Agent**

Zürcher Kantonalbank  
Bahnhofstrasse 9  
8001 Zurich  
Switzerland

#### **Common Depository**

SIX SIS Ltd.  
Baslerstrasse 100  
CH-4601 Olten  
Switzerland

#### **Listing**

SIX Swiss Exchange Ltd.  
Pfungstweidstrasse 110  
8021 Zurich  
Switzerland

#### **Servicing Facilitator**

TMF Management Services SA  
rue de Jargonnant 2  
1207 Geneva  
Switzerland  
Email: ch-cembraACB@tmf-group.com

#### **Arranger**

Zürcher Kantonalbank  
Bahnhofstrasse 9  
8001 Zurich  
Switzerland  
Email: transactionmanagement@zkb.ch

#### **Corporate Services Provider**

Cembra Money Bank Ltd  
Bändliweg 20  
8048 Zurich  
Switzerland  
Email: treasury@cembra.ch

#### **Cash Manager and Administration Services Provider**

TMF Management Services SA  
rue de Jargonnant 2  
1207 Geneva  
Switzerland  
Email: ch-cembraACB@tmf-group.com

#### **Trustee and Bondholder Representative**

TMF Services SA  
rue de Jargonnant 2  
1207 Geneva  
Switzerland  
Email: ch-trustee\_cembraACB@tmf-group.com

#### **Auditors**

KPMG AG  
Badenerstrasse 172  
CH-8004 Zurich  
Switzerland

#### **Asset Monitor**

KPMG AG  
Badenerstrasse 172  
CH-8004 Zurich  
Switzerland

#### **Legal Advisor**

Walder Wyss Ltd  
Seefeldstrasse 123  
P.O. Box 1236  
CH-8034 Zurich

#### **Rating Agencies**

Fitch Ratings  
30 North Colonnade  
London, E14 5GN  
United Kingdom

## Cembra Auto Covered Bond Programme

### Glossary

The **Asset Coverage Test** is met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Series and Tranches of Auto Covered Bonds.

(a) The **Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to

$$A + B + C - (X+Z)$$

where,

A = the sum of, for all Transferred Lease Assets (excluding, where relevant, any Lease Assets due to be retransferred to the Assignor and including any Lease Assets due to be transferred to the Guarantor), the product of the Outstanding Balance of the Transferred Lease Asset, M, and the Asset Percentage, where:

(i) With reference to a Transferred Lease Asset, M is equal to the product of:

(A) A delinquency factor which is equal to (a) 40 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise;

(B) An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise; and

(C) a substitution factor which is equal to 0 per cent. if a Substitution Event is continuing and the Transferred Lease Asset has not yet been retransferred to the Assignor or 100 per cent. otherwise.

(ii) The **Asset Percentage** means 85 per cent. or whichever other amount chosen by the Guarantor in its sole discretion. The Issuer may request the Guarantor to increase or decrease the Asset Percentage at any time. The Guarantor will accept any request for a decrease of the Asset Percentage and the Asset Percentage will be adjusted accordingly. The Guarantor will only accept any request for an increase of the Asset Percentage if the Rating Agency Condition is met.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of any Substitute Assets standing to the credit of the Guarantor Bank Accounts.

X = the maximum amount under Separate Maintenance and Service Agreements that in the reasonable opinion of the Issuer could be subject to set-off by the Lessees.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.

(b) **Cut-Off Date** means the last day of each calendar month.

(c) **Outstanding Balance** means in relation to a Lease Asset as of any date of determination, the sum of the following: (i) the aggregate of all principal elements (but not, for the avoidance of doubt, interest and VAT elements) of future Monthly Instalments accruing under the related Lease Agreement after the relevant date, (ii) the principal element, the interest element and the VAT element of any open Monthly Instalment (i.e., a Monthly Instalment billed but not paid as of the relevant date), (iii) the amount of the relevant Dealer Repurchase Price relating to the related Leased Vehicle and (iv) any other fees and late interest (other than those referred to in sub-paragraph (ii) above) accrued and billed (including VAT thereon, if any) under the related Lease Agreement, but unpaid as of the relevant date.

(d) **Negative Interest Charge** is equal to 0.5 per cent. or such other figure selected at the option of the Guarantor from time to time subject to the Rating Agency Condition being met.

(e) **Remaining Term** means, with respect to an Auto Covered Bond and as of a Cut-Off Date, the difference in years, between the Cut-Off Date and the Maturity Date of the Auto Covered Bond. If such Covered Bond is a Pass-Through Auto Covered Bond, the Remaining Term shall be zero.

(f) **Auto Covered Bond Weighted Average Life** means the average Remaining Term for all Auto Covered Bonds weighted by the Principal Amount Outstanding of the Auto Covered Bonds.

The **Interest Coverage Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if:

$$A \geq B$$

where,

A = an amount equal to  $R \times (L - (L - V) / 2T)$

where, in respect of the Transferred Lease Assets (excluding, where relevant, any Lease Assets or Substitute Assets due to be retransferred to the Assignor and including any Lease Assets or Substitute Assets due to be transferred to the Guarantor)

R = the weighted average APR of the Transferred Lease Assets;

L = the Outstanding Balance of the Transferred Lease Assets;

V = the aggregate Residual Value Proceeds related to the Transferred Lease Assets scheduled to mature after 12 months from the relevant Cut-Off Date; and

T = the weighted average remaining term of the Transferred Lease Assets, expressed in years,

net of the costs and expenses to be paid by the Guarantor during that same period assuming 0 per cent. prepayments, 0 per cent. defaults; and

B = the interest amount due by the Issuer under the Auto Covered Bonds then outstanding for the 12-month period, taking into account any hedging arrangements entered into in relation to the transaction.

The **Amortisation Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Amortisation Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Auto Covered Bonds.

The **Amortisation Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to:

$$A + B + C - Z$$

where,

A = the sum, for all Transferred Lease Assets, of the product of the Outstanding Balance of the Transferred Lease Asset, and N, where:

(i) With reference to a Transferred Lease Asset, N is equal to the product of:

(A) A delinquency factor which is equal to (a) 80 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise;

(B) An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. Otherwise.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of any Substitute Assets standing to the credit of the Guarantor Bank Accounts.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.