

# Cembra Auto Covered Bond Programme

## Monthly Investor Report

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

**February 2026**  
**18 March 2026**

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: [February 2026](#)

Last day of the determination period: 28 February 2026

Calculation Date: [13 March 2026](#)

Guarantor Payment Date: [18 March 2026](#)

#### General Information:

Series / ISIN	Maturity	Issuance	Notional Outstanding	Coupon
CH1455990056	18-Jul-30	18-Jul-25	150,000,000	0.725%
CH1498422828	27-Nov-29	27-Nov-25	150,000,000	0.565%

#### Payments:

Series / ISIN	Interest		Principal		Next IPD
	Current Period	Previous Period	Current Period	Previous Period	
CH1455990056	--	--	--	--	18-Jul-26
CH1498422828	--	--	--	--	27-Nov-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	253,641.55	253,641.55	493,641.55
Guarantor Profit Amount Ledger	-	-	-
Liquidity Reserve Fund Ledger	825,062.50	825,062.50	663,812.50
Liquidity Reserve Required Amount	959,437.50	986,312.50	825,062.50

#### 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	370,022,611.98	370,022,611.98	370,044,085.80
(B) Minimum Value of Transferred Lease Assets	346,501,472.67	346,501,472.67	346,554,029.49
(C) Cash + Substitute Assets	1,078,704.05	1,078,704.05	1,157,454.05
100% - A / (B+C)	-6.46%	-6.46%	-6.42%
Below Prescribed Cash Limit?	15%	Yes	Yes

#### Liquidity Reserve Fund

	Calculation Date	Payment Date	Previous Period
	CHF	CHF	CHF
Liquidity Reserve Fund Required Amount	959,437.50	986,312.50	825,062.50
(a) ACB interest and senior expenses due on next 3 Payment Dates	-	-	-
(b) Accrued ACB interest since last Payment Date	959,437.50	986,312.50	825,062.50
Amount standing to the credit of the Liquidity Reserve Fund Ledger	825,062.50	825,062.50	663,812.50
Payment due from the Subordinated Lender	134,375.00	161,250.00	161,250.00
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	253,641.55
- Liquidity Reserve Fund	825,062.50
<b>Total Available Distribution Amount</b>	<b>1,078,704.05</b>

Pre-Guarantee Priority of Payments	Due	Paid	Reserved	Status
	CHF	CHF	CHF	
- Taxes paid to the Tax Authority (i)	10,000.00	10,000.00	-	OK
- Trustee fees (ii)	-	-	-	OK
- Principal Paying Agent fees (iii)	-	-	-	OK
- Senior Expenses (iv)	-	-	-	OK
- Liquidity Reserve Fund (v)	161,250.00	161,250.00	-	OK
- Collateral Differential (vi)	78,750.00	78,750.00	-	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>250,000.00</b>	<b>250,000.00</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	325,619,899	
B	1,078,704	
C	--	
X	--	
Z	6,000,000	
A + B + C - (X + Z)	320,698,603	
Auto Covered Bonds Outstanding	300,000,000	No
Overcollateralisation	23.34%	
Minimum Value of Transferred Lease Assets	346,501,473	
Cover Pool Balance	370,022,612	
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)	18,736,558	
Expected expenses (next 12 months)	145,000	
A	18,591,558	
Auto Covered Bond Interest Due	1,935,000	
B	1,935,000	No

### Amortisation Test (Not Applicable)

<i>Amortisation Adjusted Aggregate Lease Balance</i>	<i>Current level</i>	<i>Trigger breached</i>
A	370,022,612	
B	1,078,704	
C	--	
Z	6,000,000	
A + B + C - Z	365,101,316	
Auto Covered Bonds Outstanding	300,000,000	No

## Cembra Auto Covered Bond Programme

### Ratings

#### Auto Covered Bonds

Series	ISIN	Fitch
2025-1	CH1455990056	AAA
2025-2	CH1498422828	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: February 2026

Outstanding Lease Pool	Amount
	CHF
Balance at the beginning of the period	370,044,085.80
Balance at the end of the period before transfers and retransfers	361,004,107.16
Transfers	10,439,143.81
Retransfers	1,420,638.99
Balance at the end of the period and after transfers and retransfers	370,022,611.98

### 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	0	15,608	1,572,059.05	344,926,025.39	93.22%
Past due <= 30 days	30	826	776,611.96	22,662,805.70	6.12%
Past due 31 - 60 days	60	88	181,255.83	2,412,321.91	0.65%
Past due 61 - 90 days	90	1	1,271.85	21,458.98	0.01%
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>		915	959,140	25,096,587	100.00%

### Monthly loss information

	Aggregate transfers (excl current replenishment)	Gross default (excl. VAT)	Balance retransferred (excl. current retransfer)	Gross default % Cumulative	Gross default + retransferred % Cumulative
	CHF	CHF	CHF		
Prior periods	414,515,281.10	89,362.34	12,459,550.53	0.02%	3.03%
February 2026	12,651,764.58	79,249.04	3,717,068.17	0.04%	3.83%

### Weighted Average Statistics

Weighted Average Yield	5.7%
Weighted Average Original Term (months)	53.7
Weighted Average Seasoning (months)	19.9
Weighted Average Remaining Months	33.7

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

	Amount	Amount % of Outstanding balance
	CHF	
Total Residual	181,181,472.75	49.0%

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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	67,594,578.27	23,132,739.64	90,727,317.91	24.52%	3,156	800	3,956	23.94%
Used cars	221,212,416.08	58,082,877.99	279,295,294.07	75.48%	10,454	2,113	12,567	76.06%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</b>	<b>16,523</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	36,067,915.23	11,057,923.67	47,125,838.90	25.25%	28.83%	26.01%
Used cars	106,751,422.46	27,304,211.39	134,055,633.85	74.75%	71.17%	73.99%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</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	67,594,578.27	221,212,416.08	288,806,994.35	78.05%	3,156	10,454	13,610	82.37%
Commercial	23,132,739.64	58,082,877.99	81,215,617.63	21.95%	800	2,113	2,913	17.63%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</b>	<b>16,523</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	36,067,915.23	106,751,422.46	142,819,337.69	78.83%	78.83%	78.83%
Commercial	11,057,923.67	27,304,211.39	38,362,135.06	21.17%	21.17%	21.17%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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%	57,598,683.13	15.57%	2,215	13.41%
4% - 5%	89,484,671.04	24.18%	3,389	20.51%
5% - 6%	92,159,348.98	24.91%	3,748	22.68%
6% - 7%	89,092,584.87	24.08%	4,388	26.56%
> 7%	41,687,323.96	11.27%	2,783	16.84%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</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%	41,650,672.79	15,948,010.34	45.91%	5.71%	1,599	616	40.42%	4.90%
4% - 5%	25,705,956.52	63,778,714.52	28.33%	22.84%	987	2,402	24.95%	19.11%
5% - 6%	10,311,067.38	81,848,281.60	11.36%	29.31%	424	3,324	10.72%	26.45%
6% - 7%	7,459,706.18	81,632,878.69	8.22%	29.23%	411	3,977	10.39%	31.65%
> 7%	5,599,915.04	36,087,408.92	6.17%	12.92%	535	2,248	13.52%	17.89%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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%	22,802,514.43	8,244,403.91	31,046,918.34	48.39%	6.15%	17.14%
4% - 5%	13,835,352.93	32,775,636.24	46,610,989.17	29.36%	24.45%	25.73%
5% - 6%	5,017,107.12	41,013,788.82	46,030,895.94	10.65%	30.59%	25.41%
6% - 7%	3,289,063.12	37,602,034.88	40,891,098.00	6.98%	28.05%	22.57%
> 7%	2,181,801.30	14,419,770.00	16,601,571.30	4.63%	10.76%	9.16%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</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%	46,559,277.07	11,039,406.06	16.12%	13.59%	1,859	356	13.66%	12.22%
4% - 5%	67,379,546.72	22,105,124.32	23.33%	27.22%	2,772	617	20.37%	21.18%
5% - 6%	70,380,268.56	21,779,080.42	24.37%	26.82%	3,068	680	22.54%	23.34%
6% - 7%	70,687,551.12	18,405,033.75	24.48%	22.66%	3,594	794	26.41%	27.26%
> 7%	33,800,350.88	7,886,973.08	11.70%	9.71%	2,317	466	17.02%	16.00%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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%	25,418,965.19	5,627,953.15	31,046,918.34	17.80%	14.67%	17.14%
4% - 5%	35,373,992.90	11,236,996.27	46,610,989.17	24.77%	29.29%	25.73%
5% - 6%	35,400,303.77	10,630,592.17	46,030,895.94	24.79%	27.71%	25.41%
6% - 7%	32,890,600.09	8,000,497.91	40,891,098.00	23.03%	20.86%	22.57%
> 7%	13,735,475.74	2,866,095.56	16,601,571.30	9.62%	7.47%	9.16%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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	4,547,852.89	0.76%	623	3.77%
10000 - 20000	48,346,231.49	8.09%	3,128	18.93%
20000 - 30000	99,312,564.40	16.61%	3,978	24.08%
30000 - 40000	124,091,799.25	20.75%	3,581	21.67%
40000 - 50000	102,113,250.71	17.08%	2,286	13.84%
50000 - 75000	123,298,533.58	20.62%	2,079	12.58%
75000 - 100000	38,205,994.99	6.39%	450	2.72%
> 100000	58,039,947.07	9.71%	398	2.41%
<b>Total</b>	<b>597,956,174.38</b>	<b>100.00%</b>	<b>16,523</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	1,970,267.49	2,577,585.40	1.30%	0.58%	297	326	7.51%	2.59%
10000 - 20000	6,019,139.02	42,327,092.47	3.97%	9.48%	411	2,717	10.39%	21.62%
20000 - 30000	16,638,315.56	82,674,248.84	10.99%	18.52%	645	3,333	16.30%	26.52%
30000 - 40000	34,248,285.86	89,843,513.39	22.61%	20.12%	984	2,597	24.87%	20.67%
40000 - 50000	36,981,596.92	65,131,653.79	24.42%	14.59%	824	1,462	20.83%	11.63%
50000 - 75000	36,995,016.07	86,303,517.51	24.43%	19.33%	633	1,446	16.00%	11.51%
75000 - 100000	7,795,636.59	30,410,358.40	5.15%	6.81%	92	358	2.33%	2.85%
> 100000	10,793,979.29	47,245,967.78	7.13%	10.58%	70	328	1.77%	2.61%
<b>Total</b>	<b>151,442,236.80</b>	<b>446,513,937.58</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	385,098.61	433,163.18	818,261.79	0.82%	0.32%	0.45%
10000 - 20000	1,601,163.91	8,438,321.60	10,039,485.51	3.40%	6.29%	5.54%
20000 - 30000	4,894,018.04	20,941,641.84	25,835,659.88	10.38%	15.62%	14.26%
30000 - 40000	10,258,361.18	25,051,152.77	35,309,513.95	21.77%	18.69%	19.49%
40000 - 50000	11,134,330.98	20,081,403.57	31,215,734.55	23.63%	14.98%	17.23%
50000 - 75000	12,121,870.66	29,035,929.09	41,157,799.75	25.72%	21.66%	22.72%
75000 - 100000	2,642,934.45	10,808,460.41	13,451,394.86	5.61%	8.06%	7.42%
> 100000	4,088,061.07	19,265,561.39	23,353,622.46	8.67%	14.37%	12.89%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</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	3,925,224.52	622,628.37	0.84%	0.48%	540	83	3.97%	2.85%
10000 - 20000	41,004,017.86	7,342,213.63	8.78%	5.60%	2,654	474	19.50%	16.27%
20000 - 30000	85,351,535.92	13,961,028.48	18.28%	10.65%	3,418	560	25.11%	19.22%
30000 - 40000	105,299,885.73	18,791,913.52	22.55%	14.34%	3,039	542	22.33%	18.61%
40000 - 50000	84,548,415.76	17,564,834.95	18.11%	13.40%	1,892	394	13.90%	13.53%
50000 - 75000	93,364,965.70	29,933,567.88	20.00%	22.84%	1,580	499	11.61%	17.13%
75000 - 100000	23,459,315.89	14,746,679.10	5.02%	11.25%	278	172	2.04%	5.90%
> 100000	29,962,362.44	28,077,584.63	6.42%	21.43%	209	189	1.54%	6.49%
<b>Total</b>	<b>466,915,723.82</b>	<b>131,040,450.56</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	714,009.80	104,251.99	818,261.79	0.50%	0.27%	0.45%
10000 - 20000	8,597,186.14	1,442,299.37	10,039,485.51	6.02%	3.76%	5.54%
20000 - 30000	22,572,553.34	3,263,106.54	25,835,659.88	15.80%	8.51%	14.26%
30000 - 40000	30,663,446.69	4,646,067.26	35,309,513.95	21.47%	12.11%	19.49%
40000 - 50000	26,611,079.41	4,604,655.14	31,215,734.55	18.63%	12.00%	17.23%
50000 - 75000	32,340,357.69	8,817,442.06	41,157,799.75	22.64%	22.98%	22.72%
75000 - 100000	8,631,091.12	4,820,303.74	13,451,394.86	6.04%	12.57%	7.42%
> 100000	12,689,613.50	10,664,008.96	23,353,622.46	8.89%	27.80%	12.89%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## 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	22,211,585.59	6.00%	3,425	20.73%
10000 - 20000	85,584,758.86	23.13%	5,724	34.64%
20000 - 30000	93,543,047.40	25.28%	3,838	23.23%
30000 - 40000	62,928,460.65	17.01%	1,834	11.10%
40000 - 50000	34,790,598.58	9.40%	786	4.76%
50000 - 75000	34,311,407.49	9.27%	581	3.52%
75000 - 100000	16,126,410.09	4.36%	186	1.13%
> 100000	20,526,343.32	5.55%	149	0.90%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</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	4,410,090.92	17,801,494.67	4.86%	6.37%	780	2,645	19.72%	21.05%
10000 - 20000	16,988,061.96	68,596,696.90	18.72%	24.56%	1,093	4,631	27.63%	36.85%
20000 - 30000	27,446,549.98	66,096,497.42	30.25%	23.67%	1,118	2,720	28.26%	21.64%
30000 - 40000	19,948,993.87	42,979,466.78	21.99%	15.39%	583	1,251	14.74%	9.95%
40000 - 50000	9,626,221.47	25,164,377.11	10.61%	9.01%	220	566	5.56%	4.50%
50000 - 75000	6,359,782.97	27,951,624.52	7.01%	10.01%	108	473	2.73%	3.76%
75000 - 100000	2,659,064.01	13,467,346.08	2.93%	4.82%	31	155	0.78%	1.23%
> 100000	3,288,552.73	17,237,790.59	3.62%	6.17%	23	126	0.58%	1.00%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	1,924,807.02	6,614,178.89	8,538,985.91	4.08%	4.93%	4.71%
10000 - 20000	8,301,669.18	28,373,477.75	36,675,146.93	17.62%	21.17%	20.24%
20000 - 30000	14,463,633.47	31,079,773.45	45,543,406.92	30.69%	23.18%	25.14%
30000 - 40000	10,275,566.04	21,416,991.32	31,692,557.36	21.80%	15.98%	17.49%
40000 - 50000	5,017,731.54	13,198,335.08	18,216,066.62	10.65%	9.85%	10.05%
50000 - 75000	3,582,951.32	15,160,216.59	18,743,167.91	7.60%	11.31%	10.34%
75000 - 100000	1,551,715.43	7,735,030.18	9,286,745.61	3.29%	5.77%	5.13%
> 100000	2,007,764.90	10,477,630.59	12,485,395.49	4.26%	7.82%	6.89%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	19,004,473.43	3,207,112.16	6.58%	3.95%	2,927	498	21.51%	17.10%
10000 - 20000	72,419,246.85	13,165,512.01	25.08%	16.21%	4,856	868	35.68%	29.80%
20000 - 30000	77,850,261.86	15,692,785.54	26.96%	19.32%	3,198	640	23.50%	21.97%
30000 - 40000	50,212,331.70	12,716,128.95	17.39%	15.66%	1,464	370	10.76%	12.70%
40000 - 50000	26,094,381.43	8,696,217.15	9.04%	10.71%	591	195	4.34%	6.69%
50000 - 75000	22,369,604.16	11,941,803.33	7.75%	14.70%	382	199	2.81%	6.83%
75000 - 100000	9,257,559.74	6,868,850.35	3.21%	8.46%	108	78	0.79%	2.68%
> 100000	11,599,135.18	8,927,208.14	4.02%	10.99%	84	65	0.62%	2.23%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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	7,449,837.32	1,089,148.59	8,538,985.91	5.22%	2.84%	4.71%
10000 - 20000	31,742,251.57	4,932,895.36	36,675,146.93	22.23%	12.86%	20.24%
20000 - 30000	38,710,070.85	6,833,336.07	45,543,406.92	27.10%	17.81%	25.14%
30000 - 40000	25,874,386.07	5,818,171.29	31,692,557.36	18.12%	15.17%	17.49%
40000 - 50000	14,027,403.05	4,188,663.57	18,216,066.62	9.82%	10.92%	10.05%
50000 - 75000	12,480,252.74	6,262,915.17	18,743,167.91	8.74%	16.33%	10.34%
75000 - 100000	5,397,713.39	3,889,032.22	9,286,745.61	3.78%	10.14%	5.13%
> 100000	7,137,422.70	5,347,972.79	12,485,395.49	5.00%	13.94%	6.89%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## 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	27,253,868.44	7.37%	2,616	15.83%
1000 - 5000	38,417,386.55	10.38%	3,308	20.02%
5000 - 10000	66,746,365.07	18.04%	3,917	23.71%
10000 - 20000	120,750,853.34	32.63%	4,574	27.68%
20000 - 30000	53,893,037.32	14.56%	1,311	7.93%
30000 - 40000	23,015,867.14	6.22%	402	2.43%
40000 - 50000	10,659,729.74	2.88%	143	0.87%
> 50000	29,285,504.38	7.91%	252	1.53%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</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	5,185,248.72	22,068,619.72	5.72%	7.90%	517	2,099	13.07%	16.70%
1000 - 5000	6,201,622.75	32,215,763.80	6.84%	11.53%	600	2,708	15.17%	21.55%
5000 - 10000	13,690,205.13	53,056,159.94	15.09%	29.66%	798	3,119	20.17%	24.82%
10000 - 20000	37,904,706.74	82,846,146.60	41.78%	46.00%	1,466	3,108	37.06%	24.73%
20000 - 30000	16,414,236.50	37,478,800.82	18.09%	20.83%	425	886	10.74%	7.05%
30000 - 40000	4,454,263.61	18,561,603.53	4.91%	6.65%	80	322	2.02%	2.56%
40000 - 50000	2,068,711.81	8,591,017.93	2.28%	3.08%	29	114	0.73%	0.91%
> 50000	4,808,322.65	24,477,181.73	5.30%	8.76%	41	211	1.04%	1.68%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	433,416.45	1,930,539.42	2,363,955.87	0.92%	1.44%	1.30%
1000 - 5000	2,034,708.22	9,943,414.18	11,978,122.40	4.32%	7.42%	6.61%
5000 - 10000	6,305,150.51	24,380,051.71	30,685,202.22	13.38%	18.19%	16.94%
10000 - 20000	21,335,390.18	44,703,425.64	66,038,815.82	45.27%	33.35%	36.45%
20000 - 30000	9,960,314.36	21,544,650.37	31,504,964.73	21.14%	16.07%	17.39%
30000 - 40000	2,744,605.98	11,043,887.49	13,788,493.47	5.82%	8.24%	7.61%
40000 - 50000	1,274,938.67	5,026,113.04	6,301,051.71	2.71%	3.75%	3.48%
> 50000	3,037,314.53	15,483,552.00	18,520,866.53	6.45%	11.55%	10.22%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</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	19,246,610.73	8,007,257.71	6.66%	9.86%	2,031	585	14.92%	20.08%
1000 - 5000	31,476,863.89	6,940,522.66	10.90%	8.55%	2,792	516	20.51%	17.71%
5000 - 10000	55,840,839.80	10,905,525.27	19.34%	13.43%	3,350	567	24.61%	19.46%
10000 - 20000	100,816,576.48	19,934,276.86	34.91%	24.54%	3,877	697	28.49%	23.93%
20000 - 30000	42,766,723.97	11,126,313.35	14.81%	13.70%	1,054	257	7.74%	8.82%
30000 - 40000	15,498,514.90	7,517,352.24	5.37%	9.26%	275	127	2.02%	4.36%
40000 - 50000	6,481,544.53	4,178,185.21	2.24%	5.14%	86	57	0.63%	1.96%
> 50000	16,679,320.05	12,606,184.33	5.78%	15.52%	145	107	1.07%	3.67%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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	1,835,516.88	528,438.99	2,363,955.87	1.29%	1.38%	1.30%
1000 - 5000	10,085,524.48	1,892,597.92	11,978,122.40	7.06%	4.93%	6.61%
5000 - 10000	26,106,969.73	4,578,232.49	30,685,202.22	18.28%	11.93%	16.94%
10000 - 20000	55,732,505.94	10,306,309.88	66,038,815.82	39.02%	26.87%	36.45%
20000 - 30000	25,206,925.99	6,298,038.74	31,504,964.73	17.65%	16.42%	17.39%
30000 - 40000	9,385,908.96	4,402,584.51	13,788,493.47	6.57%	11.48%	7.61%
40000 - 50000	3,802,696.04	2,498,355.67	6,301,051.71	2.66%	6.51%	3.48%
> 50000	10,663,289.67	7,857,576.86	18,520,866.53	7.47%	20.48%	10.22%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## 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	135,353.01	0.04%	29	0.18%
13 - 18	36,404.37	0.01%	7	0.04%
19 - 24	109,741.63	0.03%	33	0.20%
25 - 30	3,965,484.82	1.07%	483	2.92%
31 - 36	481,489.33	0.13%	65	0.39%
37 - 42	17,622,386.59	4.76%	1,377	8.33%
43 - 48	376,971.87	0.10%	31	0.19%
49 - 54	155,382,281.69	41.99%	7,406	44.82%
> 55	191,912,498.67	51.87%	7,092	42.92%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	17,762.44	117,590.57	0.02%	0.04%	7	22	0.18%	0.18%
13 - 18	-	36,404.37	0.00%	0.01%	-	7	0.00%	0.06%
19 - 24	28,759.33	80,982.30	0.03%	0.03%	11	22	0.28%	0.18%
25 - 30	493,952.80	3,471,532.02	0.54%	1.24%	88	395	2.22%	3.14%
31 - 36	74,667.40	406,821.93	0.08%	0.15%	14	51	0.35%	0.41%
37 - 42	3,888,267.15	13,734,119.44	4.29%	4.92%	269	1,108	6.80%	8.82%
43 - 48	68,735.59	308,236.28	0.08%	0.11%	9	22	0.23%	0.18%
49 - 54	47,026,432.43	108,355,849.26	51.83%	38.80%	2,036	5,370	51.47%	42.73%
> 55	39,128,740.77	152,783,757.90	43.13%	54.70%	1,522	5,570	38.47%	44.32%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	5,004.63	72,479.19	77,483.82	0.01%	0.05%	0.04%
13 - 18	-	11,563.37	11,563.37	0.00%	0.01%	0.01%
19 - 24	6,224.77	27,289.52	33,514.29	0.01%	0.02%	0.02%
25 - 30	211,187.38	1,502,917.60	1,714,104.98	0.45%	1.12%	0.95%
31 - 36	22,307.51	108,085.77	130,393.28	0.05%	0.08%	0.07%
37 - 42	2,002,988.39	5,670,804.40	7,673,792.79	4.25%	4.23%	4.24%
43 - 48	34,693.71	133,183.70	167,877.41	0.07%	0.10%	0.09%
49 - 54	25,761,670.94	51,275,962.23	77,037,633.17	54.67%	38.25%	42.52%
> 55	19,081,761.57	75,253,348.07	94,335,109.64	40.49%	56.14%	52.07%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</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	101,382.16	33,970.85	0.04%	0.04%	21	8	0.15%	0.27%
13 - 18	19,487.65	16,916.72	0.01%	0.02%	4	3	0.03%	0.10%
19 - 24	84,351.63	25,390.00	0.03%	0.03%	27	6	0.20%	0.21%
25 - 30	2,895,909.56	1,069,575.26	1.00%	1.32%	385	98	2.83%	3.36%
31 - 36	432,735.59	48,753.74	0.15%	0.06%	59	6	0.43%	0.21%
37 - 42	12,451,122.78	5,171,263.81	4.31%	6.37%	1,081	296	7.94%	10.16%
43 - 48	319,940.86	57,031.01	0.11%	0.07%	27	4	0.20%	0.14%
49 - 54	116,093,154.30	39,289,127.39	40.20%	48.38%	5,925	1,481	43.53%	50.84%
> 55	156,408,909.82	35,503,588.85	54.16%	43.72%	6,081	1,011	44.68%	34.71%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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	66,706.75	10,777.07	77,483.82	0.03%	0.04%	0.03%
13 - 18	6,475.49	5,087.88	11,563.37	0.01%	0.01%	0.01%
19 - 24	27,778.86	5,735.43	33,514.29	0.01%	0.02%	0.01%
25 - 30	1,267,370.07	446,734.91	1,714,104.98	1.16%	0.95%	1.16%
31 - 36	116,091.72	14,301.56	130,393.28	0.04%	0.07%	0.04%
37 - 42	5,344,875.33	2,328,917.46	7,673,792.79	6.07%	4.24%	6.07%
43 - 48	129,404.55	38,472.86	167,877.41	0.10%	0.09%	0.10%
49 - 54	58,638,361.77	18,399,271.40	77,037,633.17	47.96%	42.52%	47.96%
> 55	77,222,273.15	17,112,836.49	94,335,109.64	44.61%	52.07%	44.61%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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	2,861,756.89	0.77%	517	3.13%
6 - 12	9,853,431.21	2.66%	1,023	6.19%
13 - 18	26,002,803.45	7.03%	1,757	10.63%
19 - 24	35,756,873.87	9.66%	1,970	11.92%
25 - 30	57,286,879.44	15.48%	2,712	16.41%
31 - 36	63,262,160.51	17.10%	2,592	15.69%
37 - 42	89,734,240.94	24.25%	3,234	19.57%
43 - 48	39,912,132.64	10.79%	1,345	8.14%
49 - 54	39,869,200.81	10.77%	1,201	7.27%
> 55	5,483,132.22	1.48%	172	1.04%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</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	788,818.38	2,072,938.51	0.87%	0.74%	152	365	3.84%	2.90%
6 - 12	2,510,639.65	7,342,791.56	2.77%	2.63%	226	797	5.71%	6.34%
13 - 18	8,421,666.74	17,581,136.71	9.28%	6.29%	511	1,246	12.92%	9.91%
19 - 24	10,685,122.80	25,071,751.07	11.78%	8.98%	509	1,461	12.87%	11.63%
25 - 30	15,822,775.57	41,464,103.87	17.44%	14.85%	695	2,017	17.57%	16.05%
31 - 36	15,232,943.37	48,029,217.14	16.79%	17.20%	545	2,047	13.78%	16.29%
37 - 42	19,452,295.43	70,281,945.51	21.44%	25.16%	727	2,507	18.38%	19.95%
43 - 48	8,641,886.77	31,270,245.87	9.53%	11.20%	293	1,052	7.41%	8.37%
49 - 54	7,900,697.22	31,968,503.59	8.71%	11.45%	260	941	6.57%	7.49%
> 55	1,270,471.98	4,212,660.24	1.40%	1.51%	38	134	0.96%	1.07%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	597,097.52	1,578,247.38	2,175,344.90	1.27%	1.18%	1.20%
6 - 12	1,707,502.09	4,560,418.97	6,267,921.06	3.62%	3.40%	3.46%
13 - 18	5,400,404.63	10,104,141.84	15,504,546.47	11.46%	7.54%	8.56%
19 - 24	6,416,406.58	13,448,669.20	19,865,075.78	13.62%	10.03%	10.96%
25 - 30	8,676,633.11	20,419,992.84	29,096,625.95	18.41%	15.23%	16.06%
31 - 36	7,770,215.33	22,652,095.92	30,422,311.25	16.49%	16.90%	16.79%
37 - 42	9,222,022.30	32,535,113.63	41,757,135.93	19.57%	24.27%	23.05%
43 - 48	3,579,859.15	13,462,957.65	17,042,816.80	7.60%	10.04%	9.41%
49 - 54	3,249,802.72	13,568,994.08	16,818,796.80	6.90%	10.12%	9.28%
> 55	505,895.47	1,725,002.34	2,230,897.81	1.07%	1.29%	1.23%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</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	2,135,524.81	726,232.08	0.74%	0.89%	411	106	3.02%	3.64%
6 - 12	7,695,080.38	2,158,350.83	2.66%	2.66%	837	186	6.15%	6.39%
13 - 18	20,024,123.61	5,978,679.84	6.93%	7.36%	1,459	298	10.72%	10.23%
19 - 24	26,791,914.08	8,964,959.79	9.28%	11.04%	1,598	372	11.74%	12.77%
25 - 30	43,532,972.63	13,753,906.81	15.07%	16.94%	2,210	502	16.24%	17.23%
31 - 36	48,135,474.96	15,126,685.55	16.67%	18.63%	2,097	495	15.41%	16.99%
37 - 42	70,504,045.60	19,230,195.34	24.41%	23.68%	2,680	554	19.69%	19.02%
43 - 48	32,285,755.73	7,626,376.91	11.18%	9.39%	1,126	219	8.27%	7.52%
49 - 54	33,294,933.01	6,574,267.80	11.53%	8.09%	1,048	153	7.70%	5.25%
> 55	4,407,169.54	1,075,962.68	1.53%	1.32%	144	28	1.06%	0.96%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	1,661,029.83	514,315.07	2,175,344.90	1.16%	1.34%	1.20%
6 - 12	4,972,896.18	1,295,024.88	6,267,921.06	3.48%	3.38%	3.46%
13 - 18	11,993,872.62	3,510,673.85	15,504,546.47	8.40%	9.15%	8.56%
19 - 24	14,952,684.95	4,912,390.83	19,865,075.78	10.47%	12.81%	10.96%
25 - 30	22,290,816.67	6,805,809.28	29,096,625.95	15.61%	17.74%	16.06%
31 - 36	23,737,319.49	6,684,991.76	30,422,311.25	16.62%	17.43%	16.79%
37 - 42	33,173,535.44	8,583,600.49	41,757,135.93	23.23%	22.38%	23.05%
43 - 48	14,194,616.53	2,848,200.27	17,042,816.80	9.94%	7.42%	9.41%
49 - 54	14,073,046.52	2,745,750.28	16,818,796.80	9.85%	7.16%	9.28%
> 55	1,769,519.46	461,378.35	2,230,897.81	1.24%	1.20%	1.23%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## 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	10,591,301.13	2.86%	420	2.54%
6 - 12	92,142,417.17	24.90%	3,551	21.49%
13 - 18	78,112,774.04	21.11%	3,284	19.88%
19 - 24	76,353,416.26	20.63%	3,300	19.97%
25 - 30	48,740,502.36	13.17%	2,288	13.85%
31 - 36	34,596,874.63	9.35%	1,712	10.36%
37 - 42	15,333,790.98	4.14%	856	5.18%
43 - 48	10,098,380.66	2.73%	714	4.32%
49 - 54	3,225,913.83	0.87%	277	1.68%
> 55	827,240.92	0.22%	121	0.73%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</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	2,524,404.54	8,066,896.59	2.78%	2.89%	85	335	2.15%	2.67%
6 - 12	21,659,521.98	70,482,895.19	23.87%	25.24%	851	2,700	21.51%	21.48%
13 - 18	17,737,268.23	60,375,505.81	19.55%	21.62%	682	2,602	17.24%	20.71%
19 - 24	18,111,984.65	58,241,431.61	19.96%	20.85%	781	2,519	19.74%	20.04%
25 - 30	13,070,562.47	35,669,939.89	14.41%	12.77%	560	1,728	14.16%	13.75%
31 - 36	9,076,869.26	25,520,005.37	10.00%	9.14%	455	1,257	11.50%	10.00%
37 - 42	4,394,079.22	10,939,711.76	4.84%	3.92%	213	643	5.38%	5.12%
43 - 48	2,998,423.77	7,099,956.89	3.30%	2.54%	221	493	5.59%	3.92%
49 - 54	968,204.01	2,257,709.82	1.07%	0.81%	76	201	1.92%	1.60%
> 55	185,999.78	641,241.14	0.21%	0.23%	32	89	0.81%	0.71%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	1,100,877.24	2,951,839.77	4,052,717.01	2.34%	2.20%	2.24%
6 - 12	9,778,406.36	29,534,585.66	39,312,992.02	20.75%	22.03%	21.70%
13 - 18	8,222,018.73	26,361,655.76	34,583,674.49	17.45%	19.66%	19.09%
19 - 24	9,408,513.02	28,199,608.15	37,608,121.17	19.96%	21.04%	20.76%
25 - 30	7,388,938.40	19,169,269.06	26,558,207.46	15.68%	14.30%	14.66%
31 - 36	5,597,397.85	14,517,950.20	20,115,348.05	11.88%	10.83%	11.10%
37 - 42	2,797,853.60	6,672,558.75	9,470,412.35	5.94%	4.98%	5.23%
43 - 48	1,999,459.15	4,598,006.70	6,597,465.85	4.24%	3.43%	3.64%
49 - 54	682,025.45	1,527,434.25	2,209,459.70	1.45%	1.14%	1.22%
> 55	150,349.10	522,725.55	673,074.65	0.32%	0.39%	0.37%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

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	8,206,324.41	2,384,976.72	2.84%	2.94%	339	81	2.49%	2.78%
6 - 12	72,407,482.99	19,734,934.18	25.07%	24.30%	2,931	620	21.54%	21.28%
13 - 18	59,500,565.87	18,612,208.17	20.60%	22.92%	2,641	643	19.40%	22.07%
19 - 24	60,338,592.47	16,014,823.79	20.89%	19.72%	2,738	562	20.12%	19.29%
25 - 30	38,307,703.59	10,432,798.77	13.26%	12.85%	1,882	406	13.83%	13.94%
31 - 36	26,713,562.65	7,883,311.98	9.25%	9.71%	1,409	303	10.35%	10.40%
37 - 42	11,765,289.71	3,568,501.27	4.07%	4.39%	712	144	5.23%	4.94%
43 - 48	8,126,995.62	1,971,385.04	2.81%	2.43%	606	108	4.45%	3.71%
49 - 54	2,731,317.62	494,596.21	0.95%	0.61%	244	33	1.79%	1.13%
> 55	709,159.42	118,081.50	0.25%	0.15%	108	13	0.79%	0.45%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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	3,188,652.25	864,064.76	4,052,717.01	2.23%	2.25%	2.24%
6 - 12	31,175,649.27	8,137,342.75	39,312,992.02	21.83%	21.21%	21.70%
13 - 18	26,919,066.79	7,664,607.70	34,583,674.49	18.85%	19.98%	19.09%
19 - 24	29,862,548.60	7,745,572.57	37,608,121.17	20.91%	20.19%	20.76%
25 - 30	21,147,260.83	5,410,946.63	26,558,207.46	14.81%	14.10%	14.66%
31 - 36	15,488,936.15	4,626,411.90	20,115,348.05	10.85%	12.06%	11.10%
37 - 42	7,275,992.25	2,194,420.10	9,470,412.35	5.09%	5.72%	5.23%
43 - 48	5,306,034.55	1,291,431.30	6,597,465.85	3.72%	3.37%	3.64%
49 - 54	1,878,687.00	330,772.70	2,209,459.70	1.32%	0.86%	1.22%
> 55	576,510.00	96,564.65	673,074.65	0.40%	0.25%	0.37%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

## 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	41,668,321.59	11.26%	1,600	9.68%
Mercedes	52,000,544.21	14.05%	1,866	11.29%
BMW	43,031,372.65	11.63%	1,602	9.70%
Hyundai	34,554,708.07	9.34%	1,658	10.03%
VW	29,718,950.57	8.03%	1,629	9.86%
Honda	16,525,956.09	4.47%	856	5.18%
Tesla	4,669,992.94	1.26%	182	1.10%
Land rover	8,287,849.62	2.24%	285	1.72%
Porsche	21,126,392.85	5.71%	441	2.67%
Ford	9,342,078.58	2.52%	486	2.94%
Seat	4,972,093.46	1.34%	351	2.12%
Skoda	12,467,512.45	3.37%	674	4.08%
Jeep	4,589,872.57	1.24%	218	1.32%
Opel	3,610,153.94	0.98%	269	1.63%
Fiat	4,090,166.36	1.11%	308	1.86%
Maserati	3,163,036.46	0.85%	92	0.56%
Harley	5,208,688.44	1.41%	329	1.99%
Alfa Romeo	3,618,906.68	0.98%	156	0.94%
Jaguar	1,277,602.08	0.35%	64	0.39%
Toyota	5,373,378.29	1.45%	288	1.74%
Nissan	2,234,888.88	0.60%	135	0.82%
Volvo	3,932,667.37	1.06%	194	1.17%
Dodge	2,451,852.88	0.66%	63	0.38%
Kia	3,062,203.51	0.83%	152	0.92%
Peugeot	3,474,117.70	0.94%	234	1.42%
Other	45,569,303.74	12.32%	2,391	14.47%
<b>Total</b>	<b>370,022,611.98</b>	<b>100.00%</b>	<b>16,523</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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	3,504,941.68	38,163,379.91	3.86%	13.66%	71	1,529	1.79%	12.17%
Mercedes	1,678,488.98	50,322,055.23	1.85%	18.02%	27	1,839	0.68%	14.63%
BMW	908,549.82	42,122,822.83	1.00%	15.08%	17	1,585	0.43%	12.61%
Hyundai	24,124,407.67	10,430,300.40	26.59%	3.73%	1,034	624	26.14%	4.97%
VW	8,064,134.14	21,654,816.43	8.89%	7.75%	286	1,343	7.23%	10.69%
Honda	11,926,828.50	4,599,127.59	13.15%	1.65%	557	299	14.08%	2.38%
Tesla	1,676,803.15	2,993,189.79	1.85%	1.07%	54	128	1.37%	1.02%
Land rover	640,810.21	7,647,039.41	0.71%	2.74%	9	276	0.23%	2.20%
Porsche	1,917,223.89	19,209,168.96	2.11%	6.88%	19	422	0.48%	3.36%
Ford	2,261,326.19	7,080,752.39	2.49%	2.54%	76	410	1.92%	3.26%
Seat	927,518.52	4,044,574.94	1.02%	1.45%	54	297	1.37%	2.36%
Skoda	5,657,197.87	6,810,314.58	6.24%	2.44%	227	447	5.74%	3.56%
Jeep	465,497.55	4,124,375.02	0.51%	1.48%	15	203	0.38%	1.62%
Opel	905,867.85	2,704,286.09	1.00%	0.97%	54	215	1.37%	1.71%
Fiat	1,180,973.20	2,909,193.16	1.30%	1.04%	70	238	1.77%	1.89%
Maserati	181,025.92	2,982,010.54	0.20%	1.07%	3	89	0.08%	0.71%
Harley	2,261,455.48	2,947,232.96	2.49%	1.06%	114	215	2.88%	1.71%
Alfa Romeo	274,724.16	3,344,182.52	0.30%	1.20%	8	148	0.20%	1.18%
Jaguar	-	1,277,602.08	0.00%	0.46%	-	64	0.00%	0.51%
Toyota	1,795,366.05	3,578,012.24	1.98%	1.28%	90	198	2.28%	1.58%
Nissan	611,612.72	1,623,276.16	0.67%	0.58%	28	107	0.71%	0.85%
Volvo	327,378.73	3,605,288.64	0.36%	1.29%	9	185	0.23%	1.47%
Dodge	649,644.15	1,802,208.73	0.72%	0.65%	12	51	0.30%	0.41%
Kia	1,877,407.03	1,184,796.48	2.07%	0.42%	66	86	1.67%	0.68%
Peugeot	856,723.05	2,617,394.65	0.94%	0.94%	44	190	1.11%	1.51%
Other	16,051,411.40	29,517,892.34	17.69%	10.57%	1,012	1,379	25.58%	10.97%
<b>Total</b>	<b>90,727,317.91</b>	<b>279,295,294.07</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,956</b>	<b>12,567</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	1,912,628.62	18,795,284.84	20,707,913.46	4.06%	14.02%	11.43%
Mercedes	937,225.83	24,541,369.02	25,478,594.85	1.99%	18.31%	14.06%
VW	4,230,775.07	9,555,700.31	13,786,475.38	8.98%	7.13%	7.61%
BMW	563,764.96	21,093,900.75	21,657,665.71	1.20%	15.74%	11.95%
Hyundai	12,911,668.41	4,901,848.38	17,813,516.79	27.40%	3.66%	9.83%
Honda	6,732,330.68	2,170,200.17	8,902,530.85	14.29%	1.62%	4.91%
Land rover	400,633.27	3,784,538.87	4,185,172.14	0.85%	2.82%	2.31%
Porsche	1,157,871.84	10,649,376.28	11,807,248.12	2.46%	7.94%	6.52%
Jeep	251,047.67	1,868,448.67	2,119,496.34	0.53%	1.39%	1.17%
Seat	532,820.98	1,720,017.61	2,252,838.59	1.13%	1.28%	1.24%
Ford	970,444.53	2,971,041.16	3,941,485.69	2.06%	2.22%	2.18%
Skoda	2,823,189.71	2,929,242.45	5,752,432.16	5.99%	2.19%	3.17%
Maserati	106,589.17	1,535,015.43	1,641,604.60	0.23%	1.15%	0.91%
Opel	372,907.98	1,085,621.06	1,458,529.04	0.79%	0.81%	0.81%
Fiat	506,217.46	1,149,928.82	1,656,146.28	1.07%	0.86%	0.91%
Toyota	806,605.43	1,460,542.19	2,267,147.62	1.71%	1.09%	1.25%
Volvo	182,962.52	1,594,802.15	1,777,764.67	0.39%	1.19%	0.98%
Nissan	292,219.47	705,342.61	997,562.08	0.62%	0.53%	0.55%
Jaguar	-	583,917.92	583,917.92	0.00%	0.44%	0.32%
Alfa Romeo	118,371.63	1,625,551.02	1,743,922.65	0.25%	1.21%	0.96%
Harley	1,259,376.14	1,449,542.79	2,708,918.93	2.67%	1.08%	1.50%
Kia	913,059.85	485,519.62	1,398,579.47	1.94%	0.36%	0.77%
Dodge	339,078.24	966,855.76	1,305,934.00	0.72%	0.72%	0.72%
Peugeot	396,804.22	1,093,231.56	1,490,035.78	0.84%	0.82%	0.82%
Tesla	1,112,717.83	1,334,615.33	2,447,333.16	2.36%	1.00%	1.35%
Other	7,294,527.39	14,004,179.08	21,298,706.47	15.48%	10.45%	11.76%
<b>Total</b>	<b>47,125,838.90</b>	<b>134,055,633.85</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

# Cembra Auto Covered Bond Programme

## Portfolio information

Determination Period:

February 2026

### 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	33,683,273.64	7,985,047.95	11.66%	9.83%	1,381	219	10.15%	7.52%
Mercedes	39,514,778.34	12,485,765.87	13.68%	15.37%	1,540	326	11.32%	11.19%
BMW	36,938,720.50	6,092,652.15	12.79%	7.50%	1,404	198	10.32%	6.80%
Hyundai	29,582,533.05	4,972,175.02	10.24%	6.12%	1,448	210	10.64%	7.21%
VW	23,140,810.73	6,578,139.84	8.01%	8.10%	1,297	332	9.53%	11.40%
Honda	14,723,371.35	1,802,584.74	5.10%	2.22%	767	89	5.64%	3.06%
Tesla	3,239,191.28	1,430,801.66	1.12%	1.76%	136	46	1.00%	1.58%
Land rover	5,170,289.66	3,117,559.96	1.79%	3.84%	211	74	1.55%	2.54%
Porsche	14,644,462.71	6,481,930.14	5.07%	7.98%	324	117	2.38%	4.02%
Ford	6,247,257.67	3,094,820.91	2.16%	3.81%	334	152	2.45%	5.22%
Seat	4,541,672.40	430,421.06	1.57%	0.53%	322	29	2.37%	1.00%
Skoda	10,279,857.34	2,187,655.11	3.56%	2.69%	553	121	4.06%	4.15%
Jeep	3,393,877.02	1,195,995.55	1.18%	1.47%	175	43	1.29%	1.48%
Opel	2,367,458.09	1,242,695.85	0.82%	1.53%	184	85	1.35%	2.92%
Fiat	2,383,297.85	1,706,868.51	0.83%	2.10%	190	118	1.40%	4.05%
Maserati	2,142,153.65	1,020,882.81	0.74%	1.26%	69	23	0.51%	0.79%
Harley	4,917,304.67	291,383.77	1.70%	0.36%	313	16	2.30%	0.55%
Alfa Romeo	3,114,905.88	504,000.80	1.08%	0.62%	139	17	1.02%	0.58%
Jaguar	1,072,912.19	204,689.89	0.37%	0.25%	55	9	0.40%	0.31%
Toyota	4,403,733.60	969,644.69	1.52%	1.19%	238	50	1.75%	1.72%
Nissan	1,755,668.59	479,220.29	0.61%	0.59%	108	27	0.79%	0.93%
Volvo	3,290,756.54	641,910.83	1.14%	0.79%	168	26	1.23%	0.89%
Dodge	1,438,414.18	1,013,438.70	0.50%	1.25%	44	19	0.32%	0.65%
Kia	2,660,163.74	402,039.77	0.92%	0.50%	132	20	0.97%	0.69%
Peugeot	2,437,016.89	1,037,100.81	0.84%	1.28%	173	61	1.27%	2.09%
Other	31,723,112.79	13,846,190.95	10.98%	17.05%	1,905	486	14.00%	16.68%
<b>Total</b>	<b>288,806,994.35</b>	<b>81,215,617.63</b>	<b>100.00%</b>	<b>100.00%</b>	<b>13,610</b>	<b>2,913</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	16,493,472.21	4,214,441.25	20,707,913.46	11.55%	10.99%	11.43%
Mercedes	19,464,603.23	6,013,991.62	25,478,594.85	13.63%	15.68%	14.06%
BMW	18,656,867.95	3,000,797.76	21,657,665.71	13.06%	7.82%	11.95%
Hyundai	15,390,264.39	2,423,252.40	17,813,516.79	10.78%	6.32%	9.83%
VW	11,052,333.47	2,734,141.91	13,786,475.38	7.74%	7.13%	7.61%
Honda	7,981,963.57	920,567.28	8,902,530.85	5.59%	2.40%	4.91%
Tesla	1,706,144.48	741,188.68	2,447,333.16	1.19%	1.93%	1.35%
Land rover	2,563,511.66	1,621,660.48	4,185,172.14	1.79%	4.23%	2.31%
Porsche	8,219,024.55	3,588,223.57	11,807,248.12	5.75%	9.35%	6.52%
Ford	2,717,531.29	1,223,954.40	3,941,485.69	1.90%	3.19%	2.18%
Seat	2,095,123.03	157,715.56	2,252,838.59	1.47%	0.41%	1.24%
Skoda	4,849,324.71	903,107.45	5,752,432.16	3.40%	2.35%	3.17%
Jeep	1,563,854.75	555,641.59	2,119,496.34	1.09%	1.45%	1.17%
Opel	1,037,079.92	421,449.12	1,458,529.04	0.73%	1.10%	0.81%
Fiat	1,123,992.42	532,153.86	1,656,146.28	0.79%	1.39%	0.91%
Maserati	1,079,333.61	562,270.99	1,641,604.60	0.76%	1.47%	0.91%
Harley	2,538,826.83	170,092.10	2,708,918.93	1.78%	0.44%	1.50%
Alfa Romeo	1,499,521.80	244,400.85	1,743,922.65	1.05%	0.64%	0.96%
Jaguar	496,927.07	86,990.85	583,917.92	0.35%	0.23%	0.32%
Toyota	1,941,906.91	325,240.71	2,267,147.62	1.36%	0.85%	1.25%
Nissan	834,827.38	162,734.70	997,562.08	0.58%	0.42%	0.55%
Volvo	1,443,350.76	334,413.91	1,777,764.67	1.01%	0.87%	0.98%
Dodge	744,708.55	561,225.45	1,305,934.00	0.52%	1.46%	0.72%
Kia	1,196,286.24	202,293.23	1,398,579.47	0.84%	0.53%	0.77%
Peugeot	1,115,351.72	374,684.06	1,490,035.78	0.78%	0.98%	0.82%
Other	15,013,205.19	6,285,501.28	21,298,706.47	10.51%	16.38%	11.76%
<b>Total</b>	<b>142,819,337.69</b>	<b>38,362,135.06</b>	<b>181,181,472.75</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

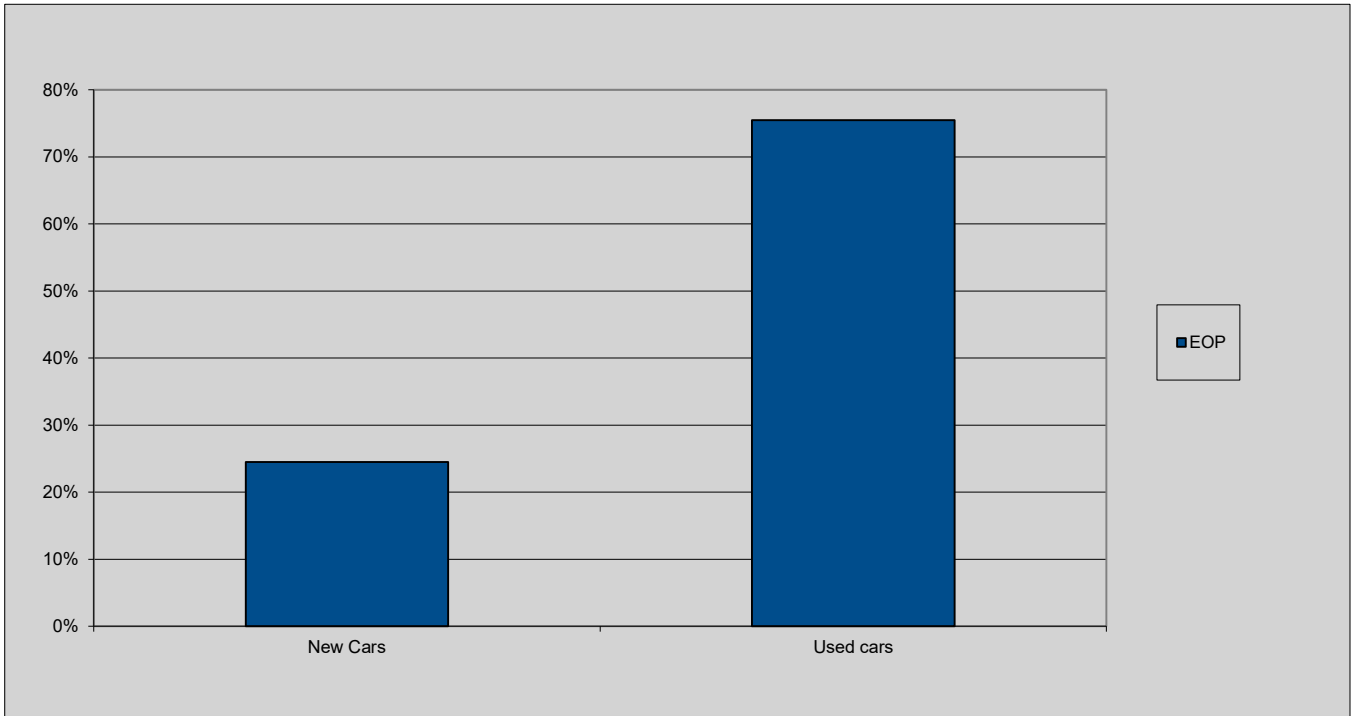
# Cembra Auto Covered Bond Programme

## Portfolio information

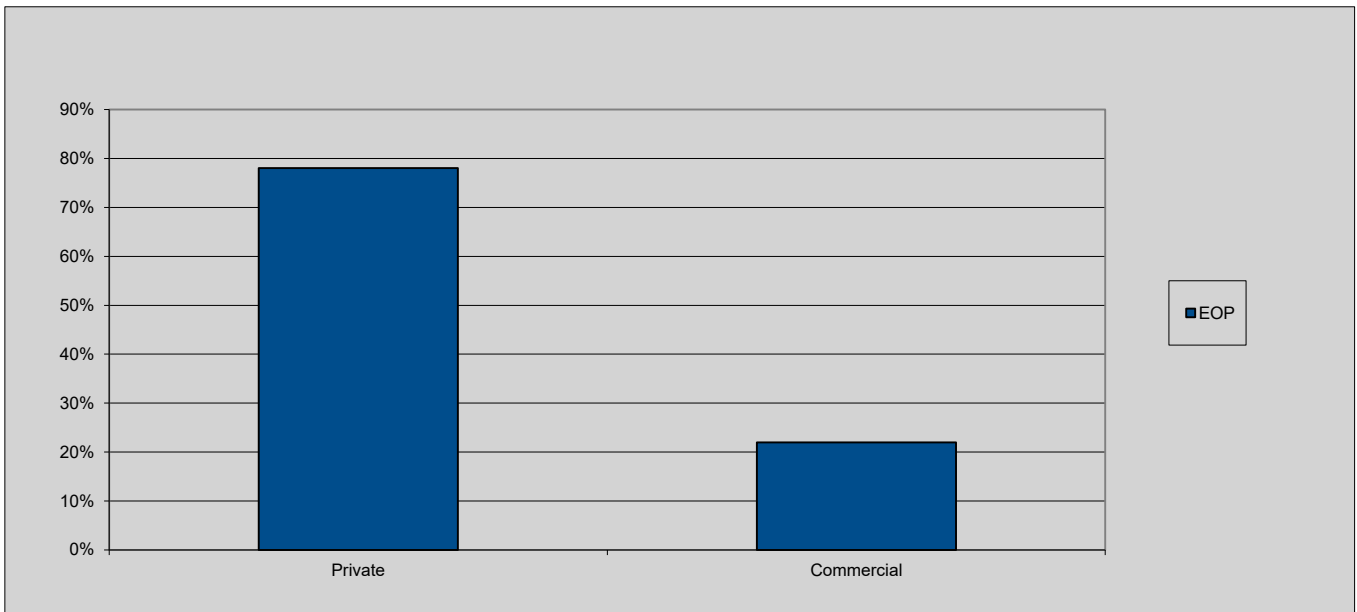
Determination Period:

February 2026

### 1. Vehicle type



### 2. Customer type



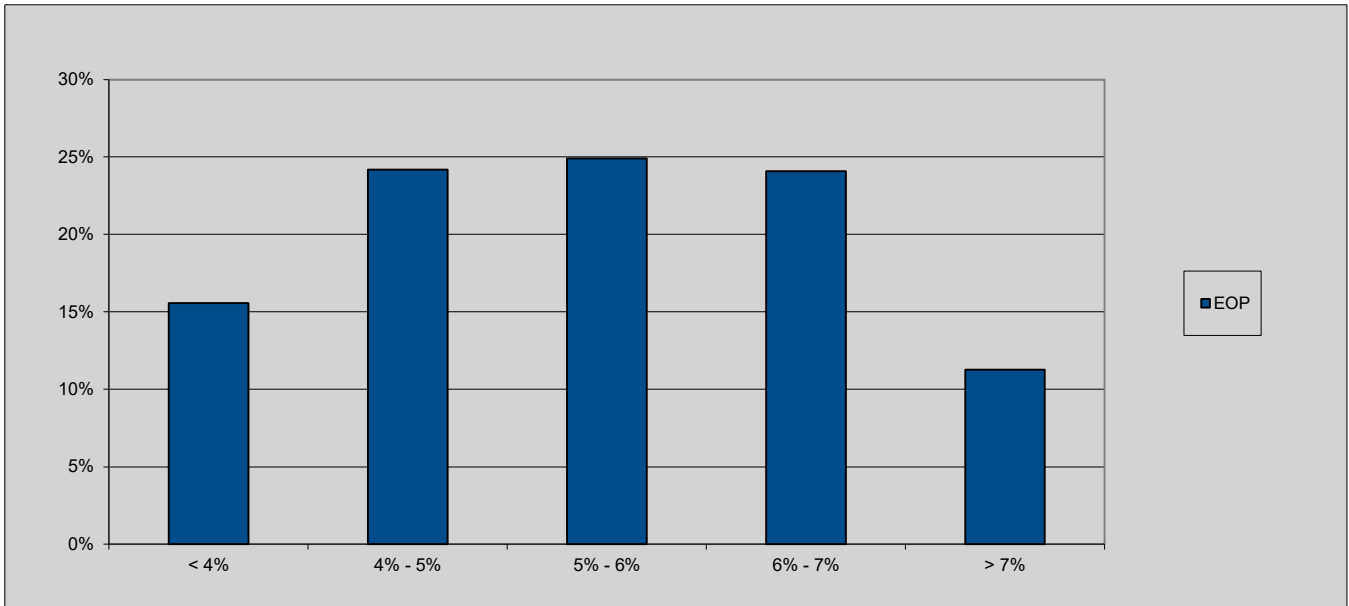
# Cembra Auto Covered Bond Programme

## Portfolio information

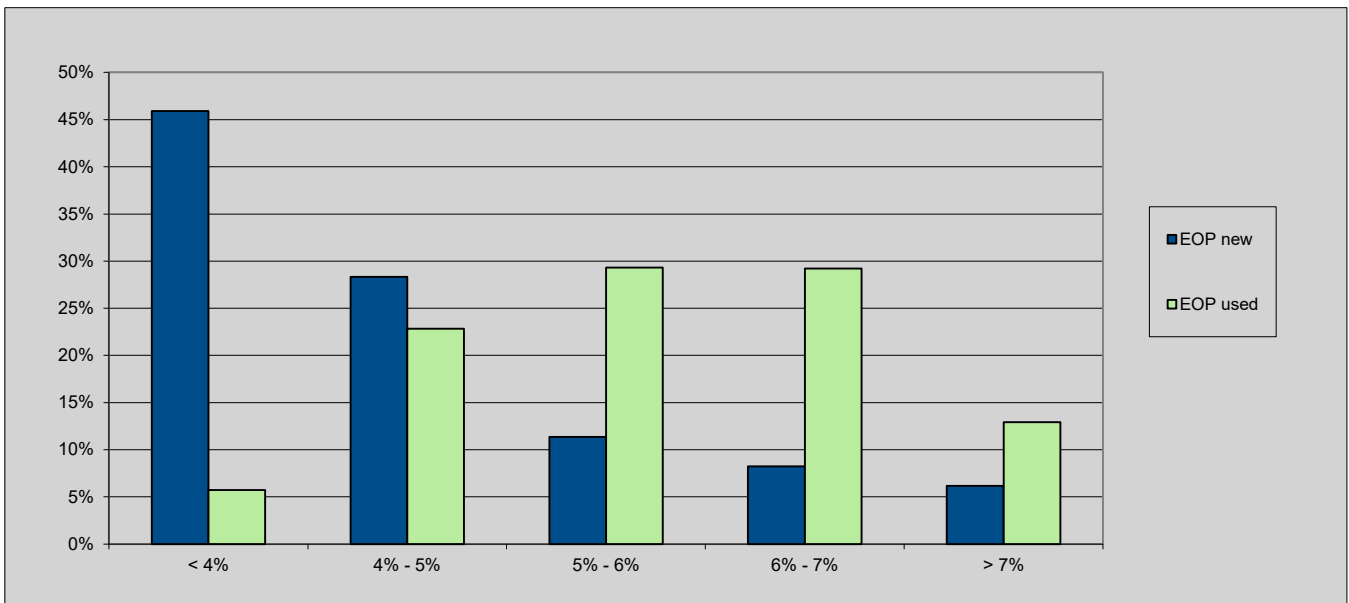
Determination Period:

February 2026

### 3. APR distribution total



### 3. APR distribution new / used



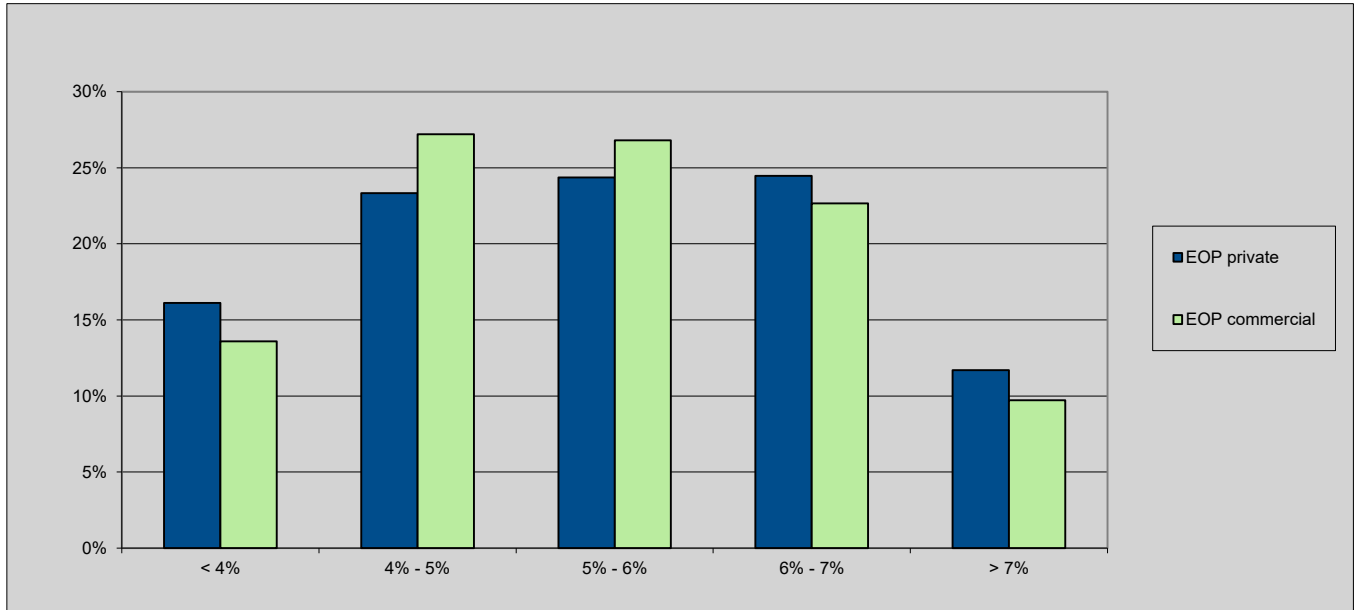
# Cembra Auto Covered Bond Programme

## Portfolio information

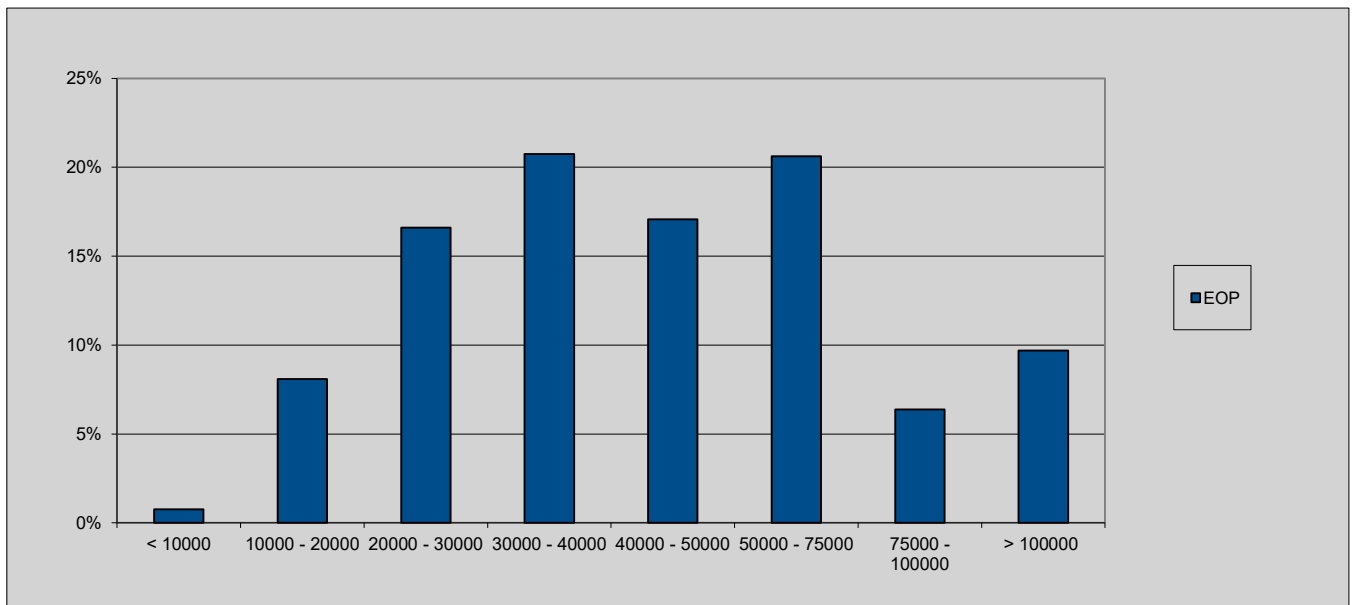
Determination Period:

February 2026

### 3. APR distribution private / commercial



### 4. Original aggregate lease balance total



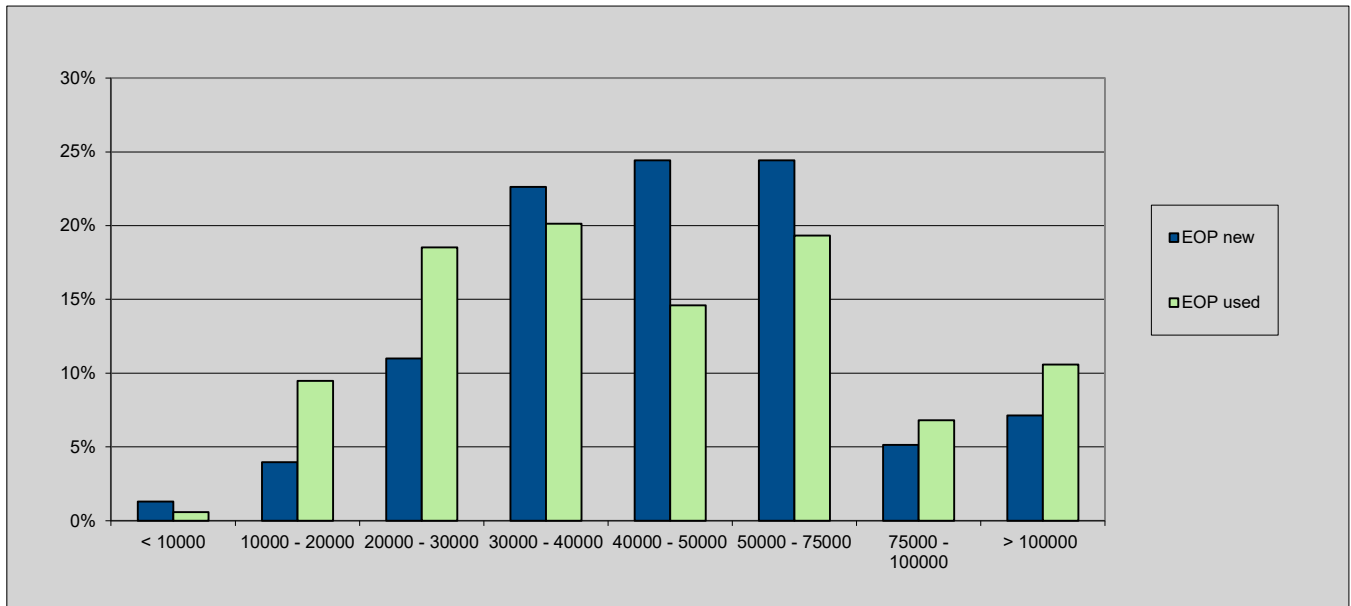
# Cembra Auto Covered Bond Programme

## Portfolio information

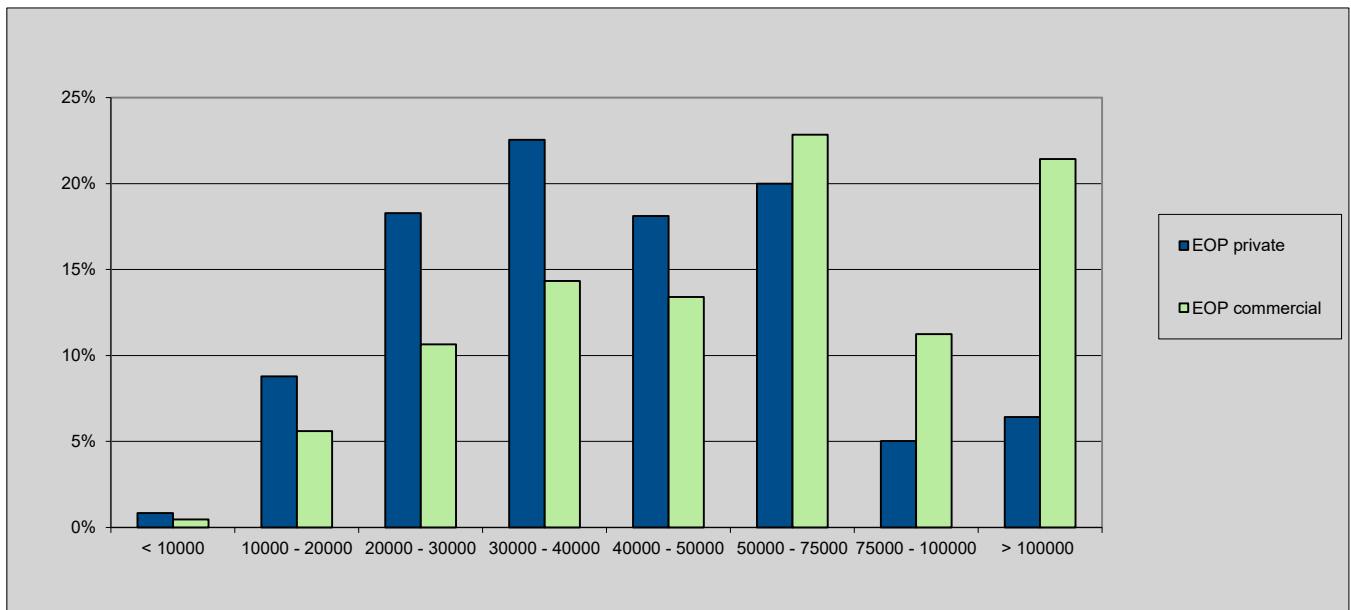
Determination Period:

February 2026

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



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



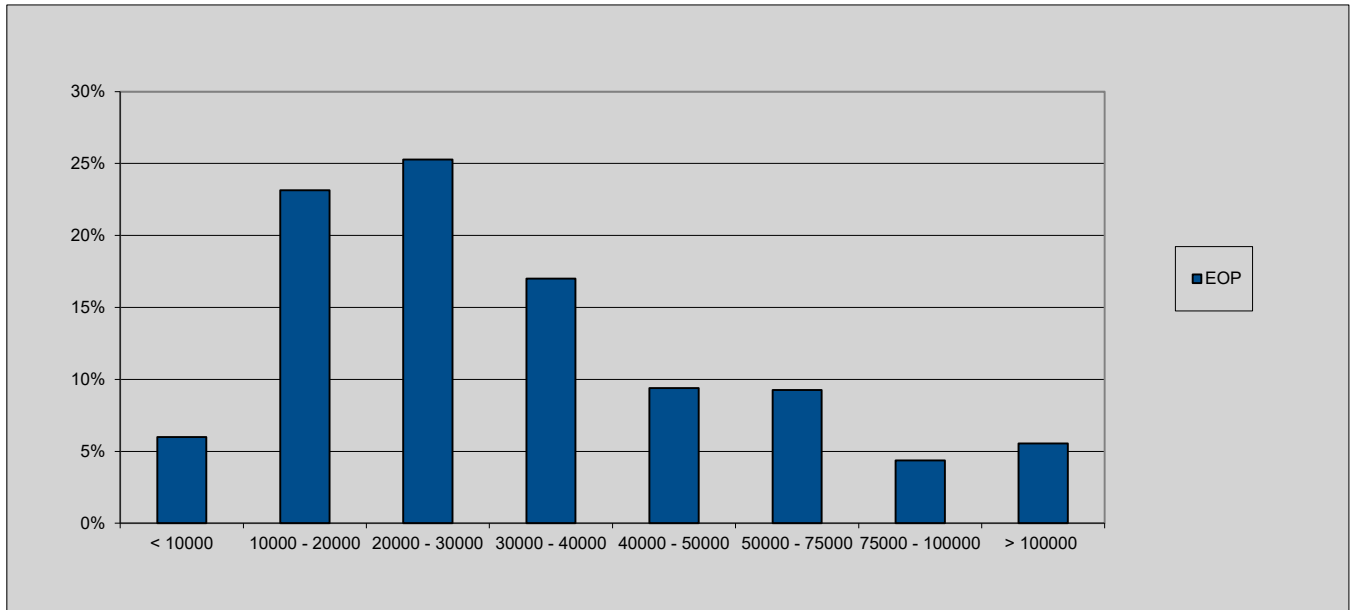
# Cembra Auto Covered Bond Programme

## Portfolio information

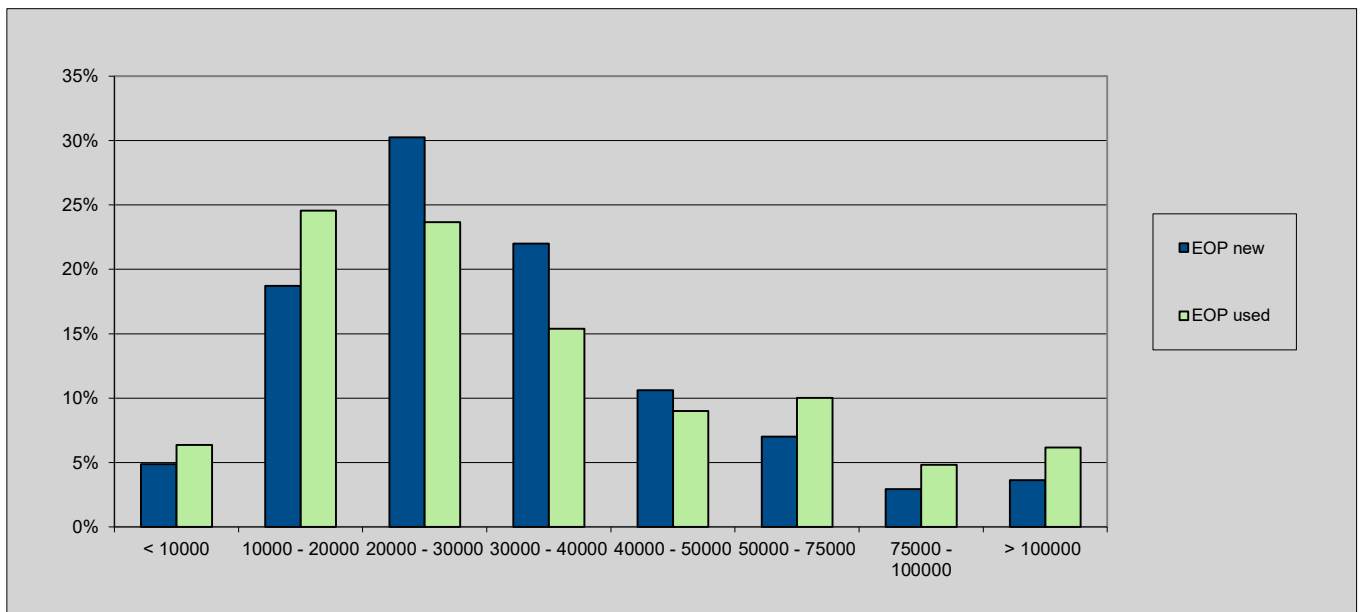
Determination Period:

February 2026

### 5. Lease balances total



### 5. Lease balances new / used



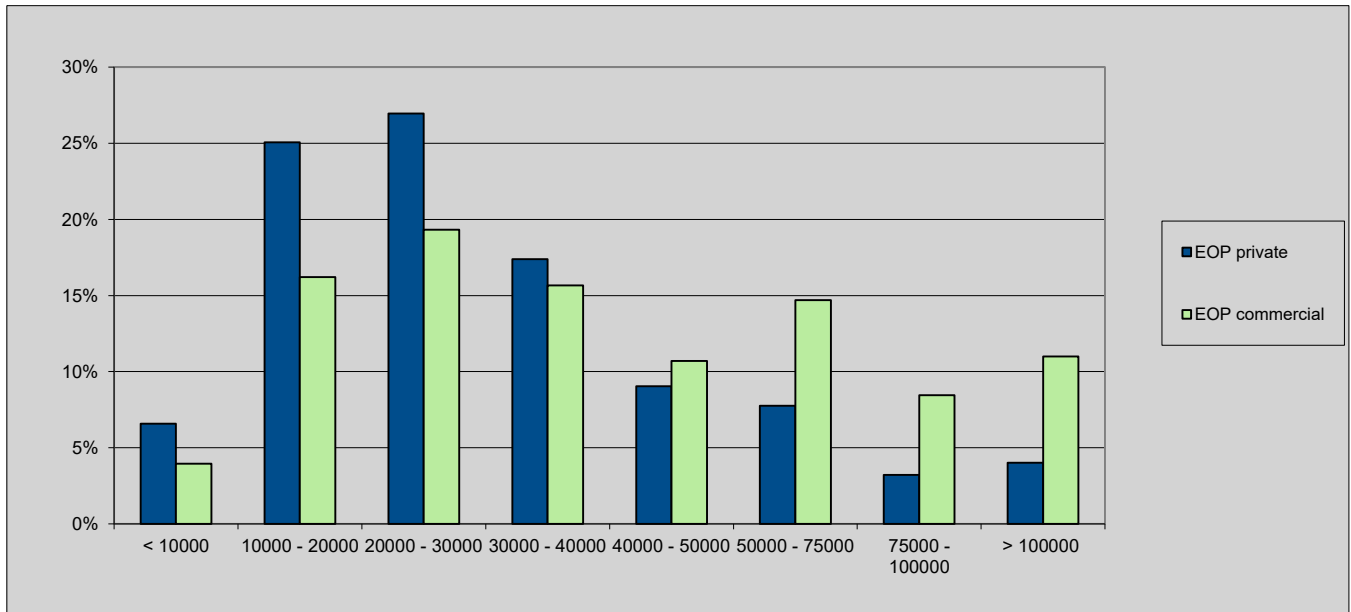
# Cembra Auto Covered Bond Programme

## Portfolio information

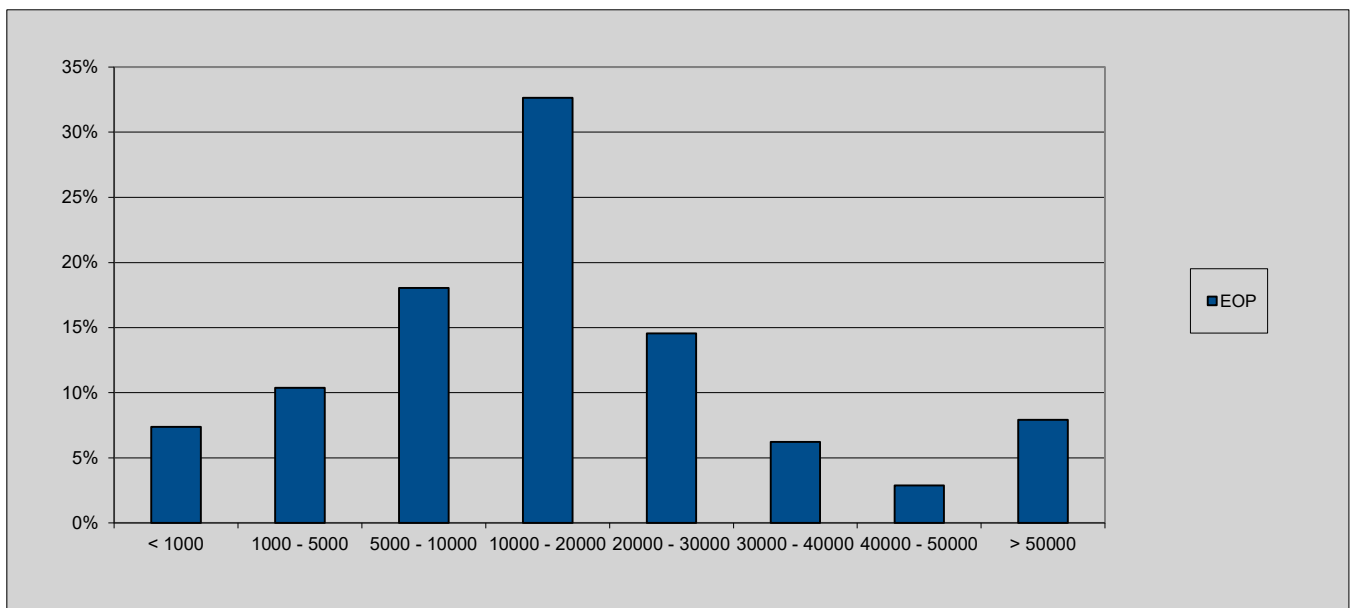
Determination Period:

February 2026

### 5. Lease balances private / commercial



### 6. Residual Values total



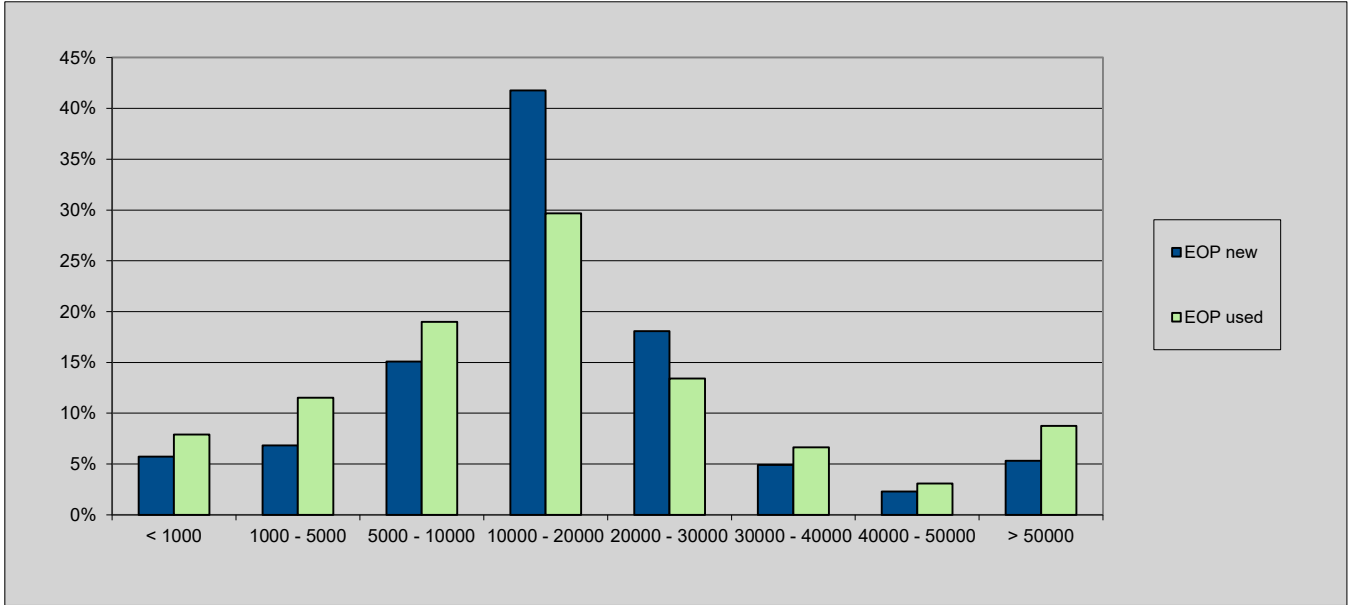
# Cembra Auto Covered Bond Programme

## Portfolio information

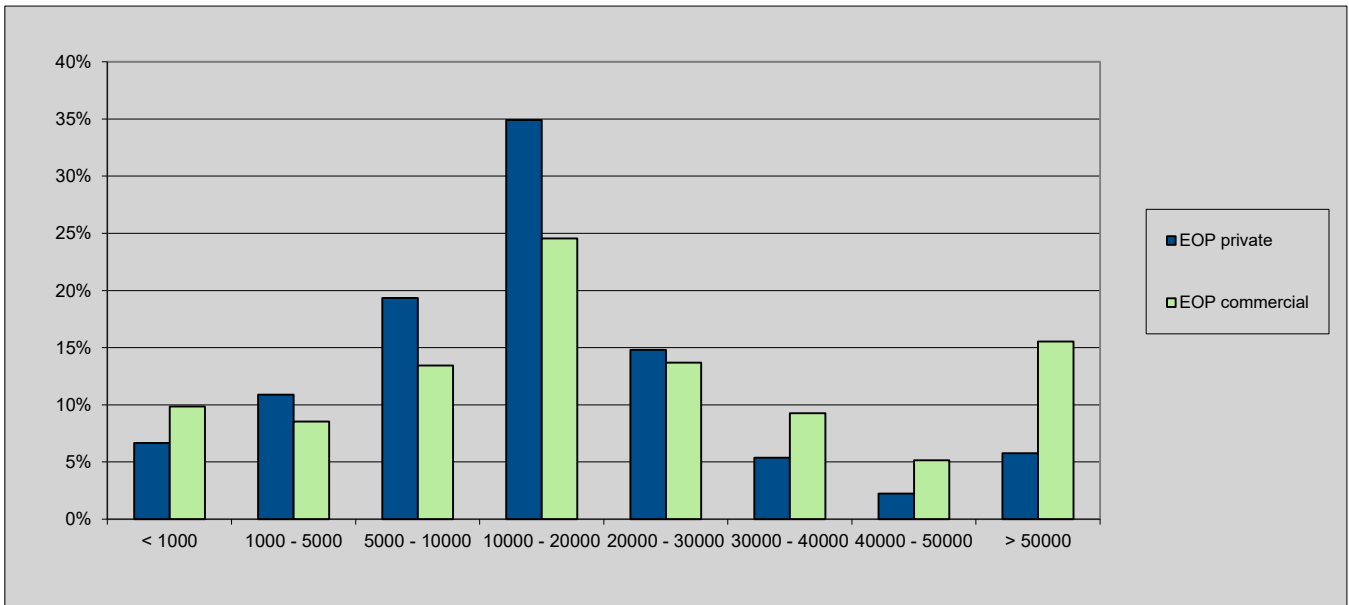
Determination Period:

February 2026

### 6. Residual Values new / used



### 6. Residual Values private / commercial



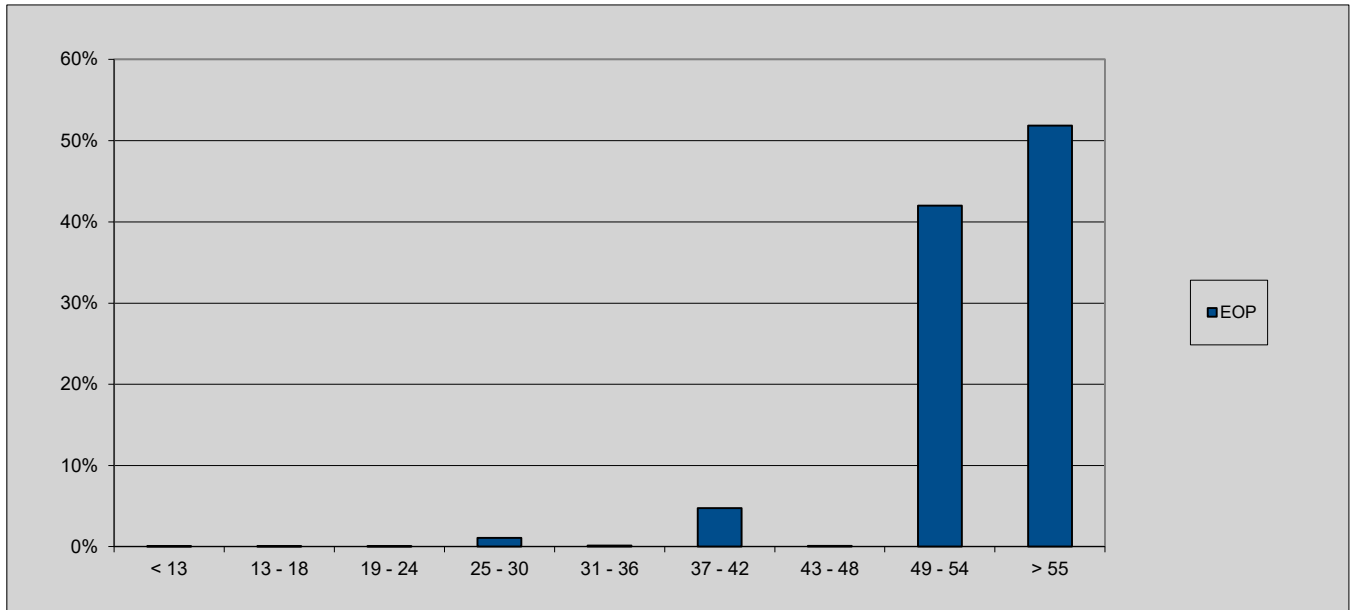
# Cembra Auto Covered Bond Programme

## Portfolio information

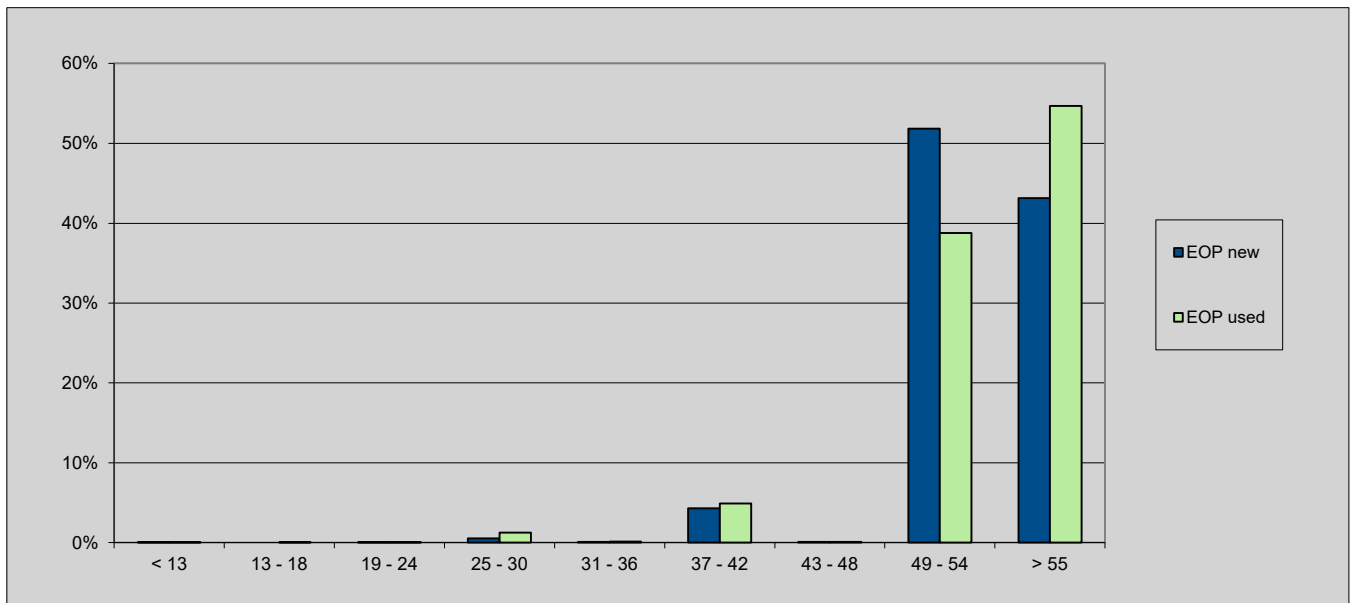
Determination Period:

February 2026

### 7. Full Term of contract total



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



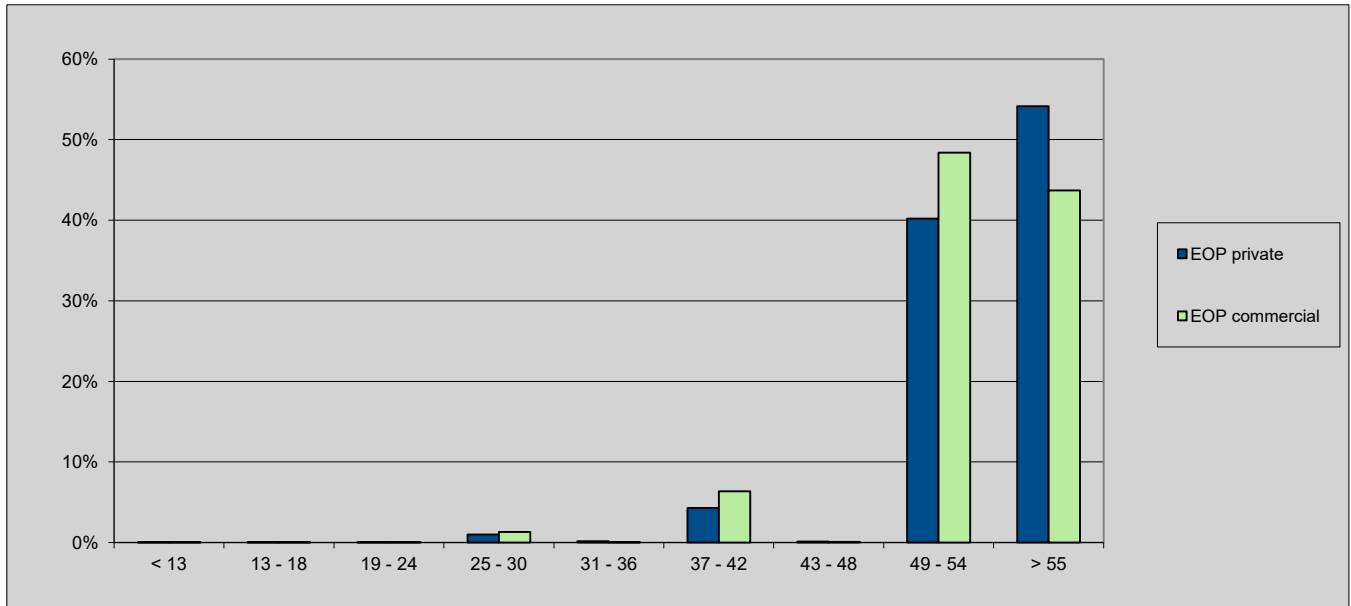
# Cembra Auto Covered Bond Programme

## Portfolio information

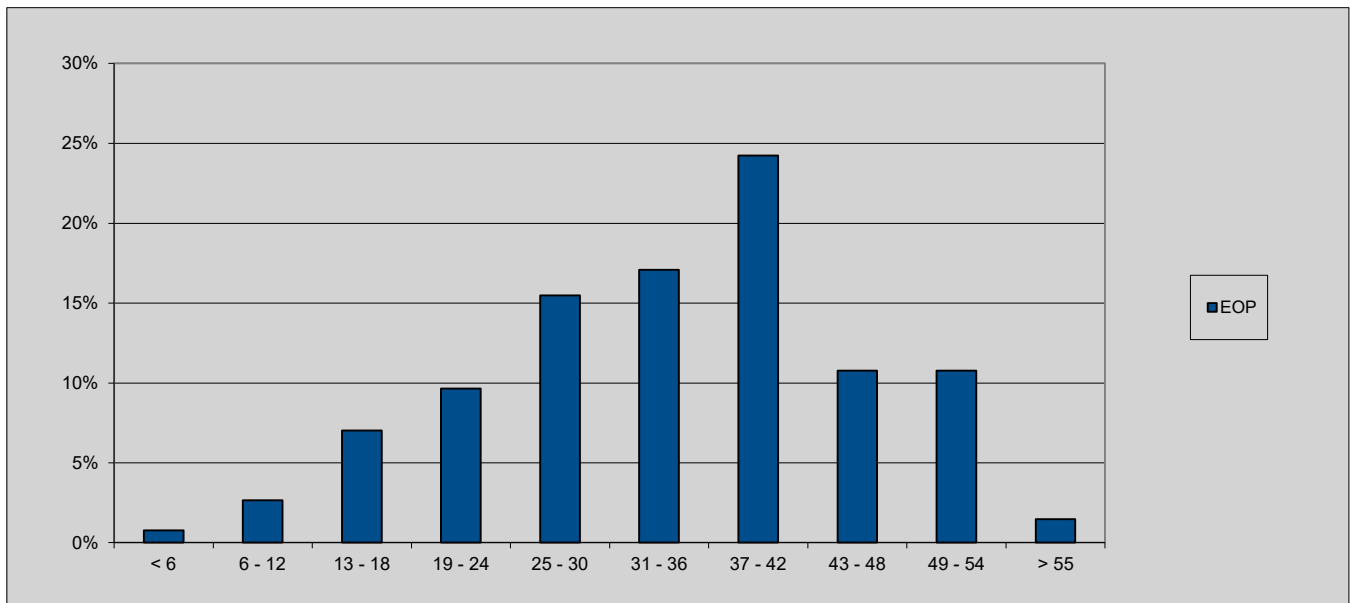
Determination Period:

February 2026

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



### 8. Months On Book total



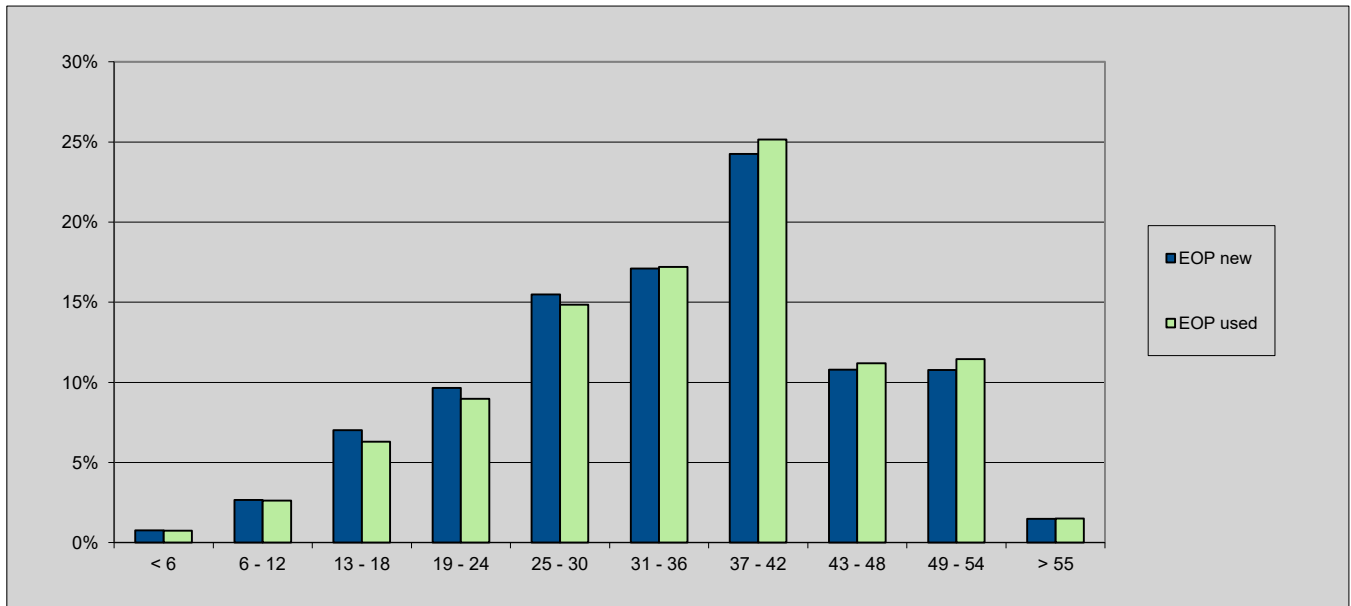
# Cembra Auto Covered Bond Programme

## Portfolio information

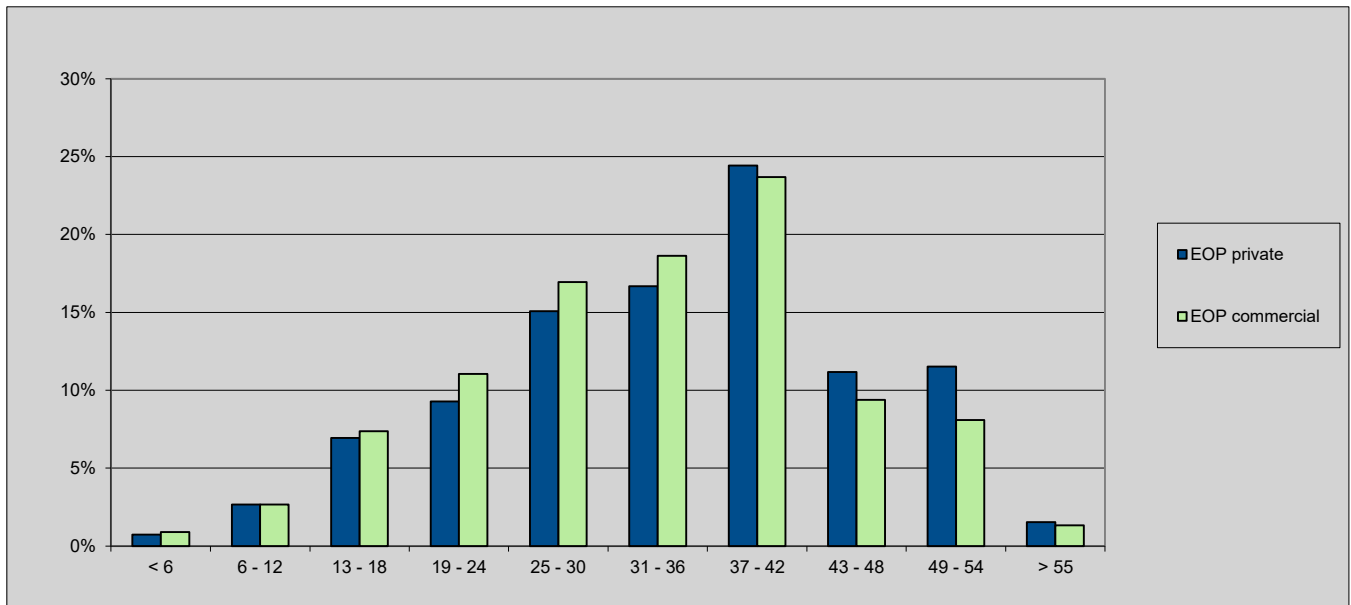
Determination Period:

February 2026

### 8. Months On Book new / used



### 8. Months On Book private / commercial



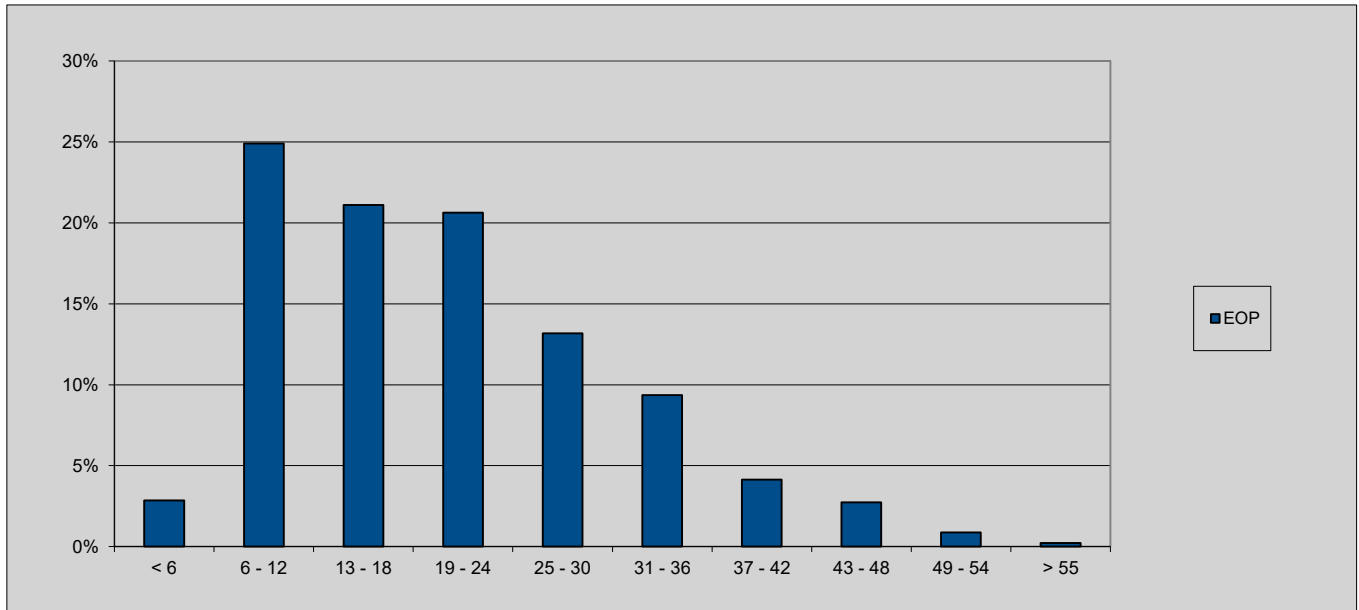
# Cembra Auto Covered Bond Programme

## Portfolio information

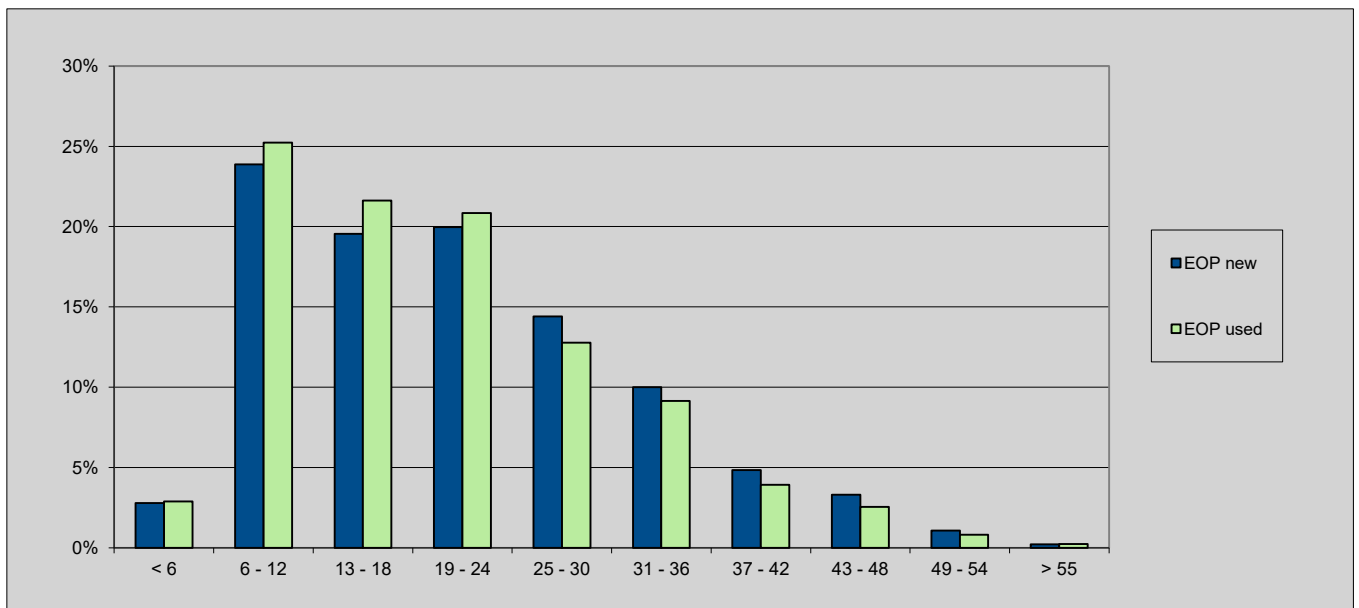
Determination Period:

February 2026

### 9. Seasoning total



### 9. Seasoning new / used



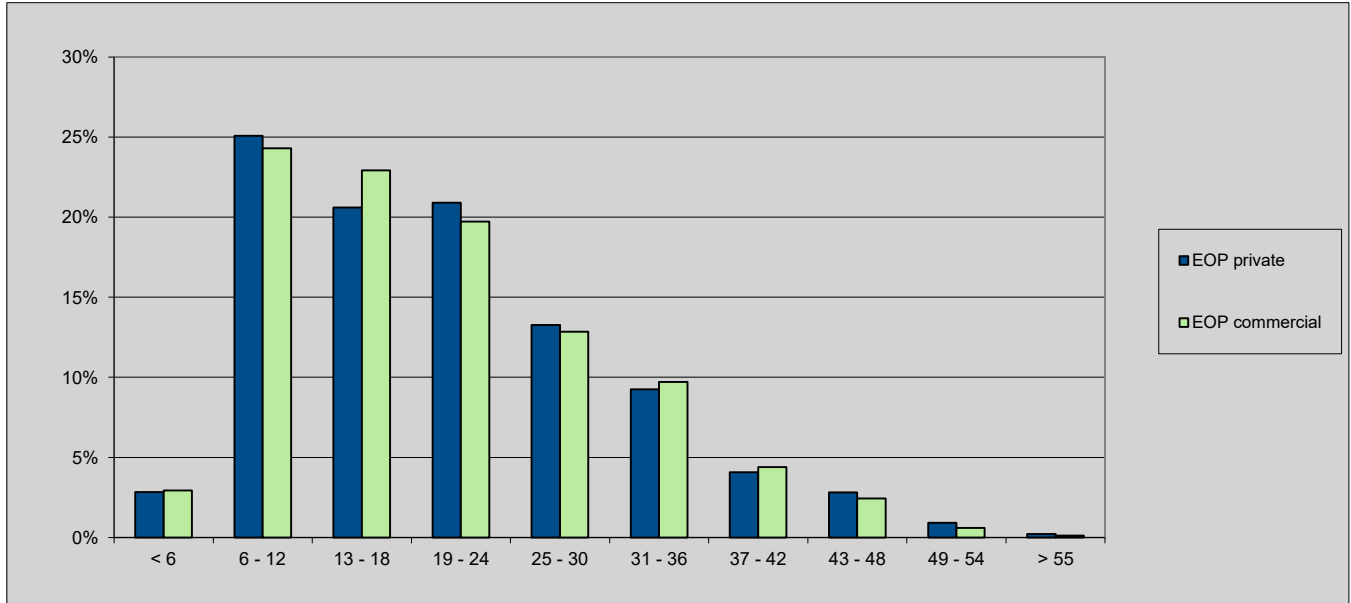
# Cembra Auto Covered Bond Programme

## Portfolio information

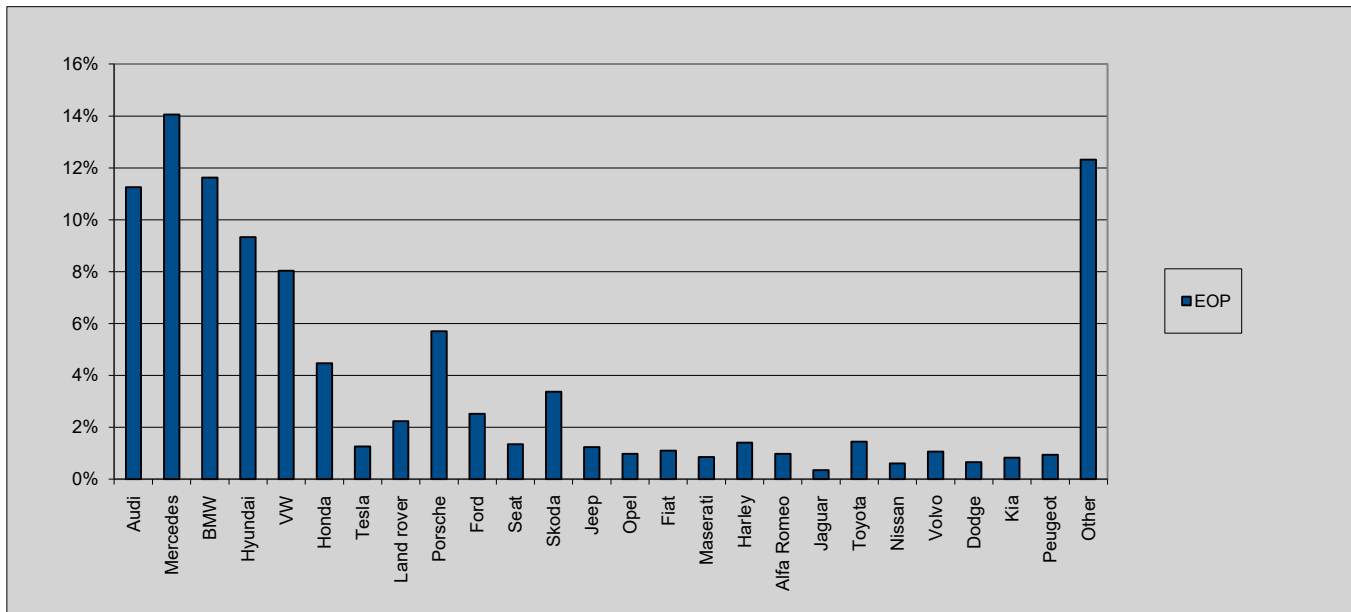
Determination Period:

February 2026

### 9. Seasoning private / commercial



### 10. Distribution by make total



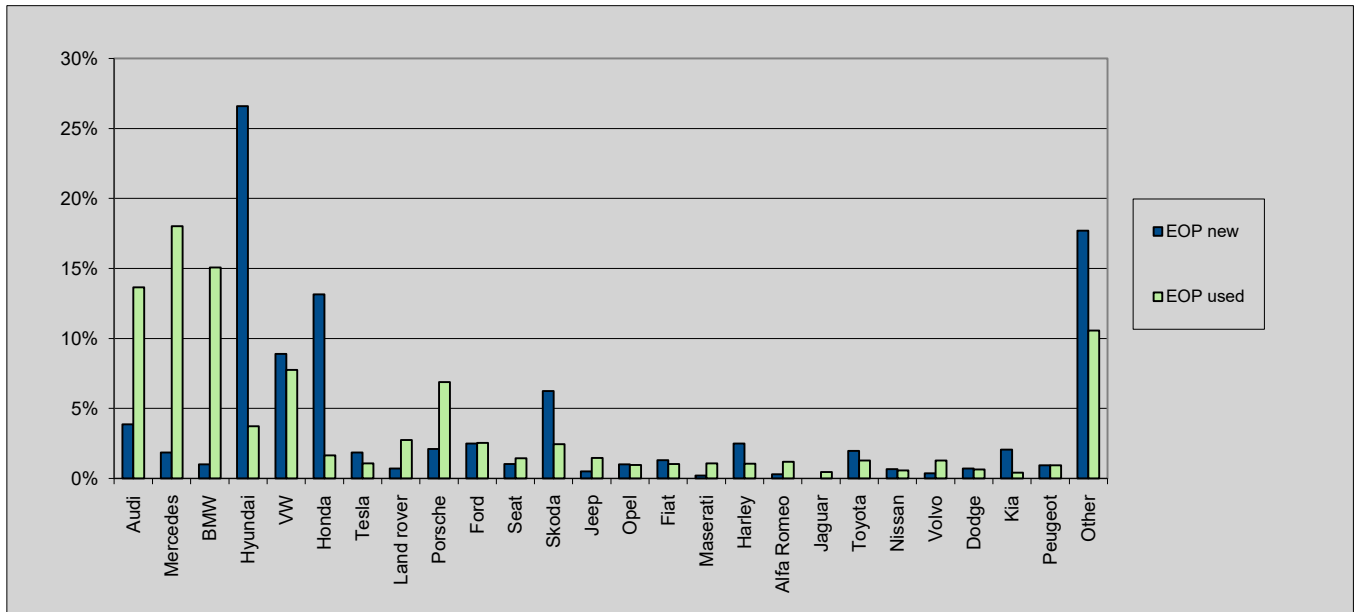
# Cembra Auto Covered Bond Programme

## Portfolio information

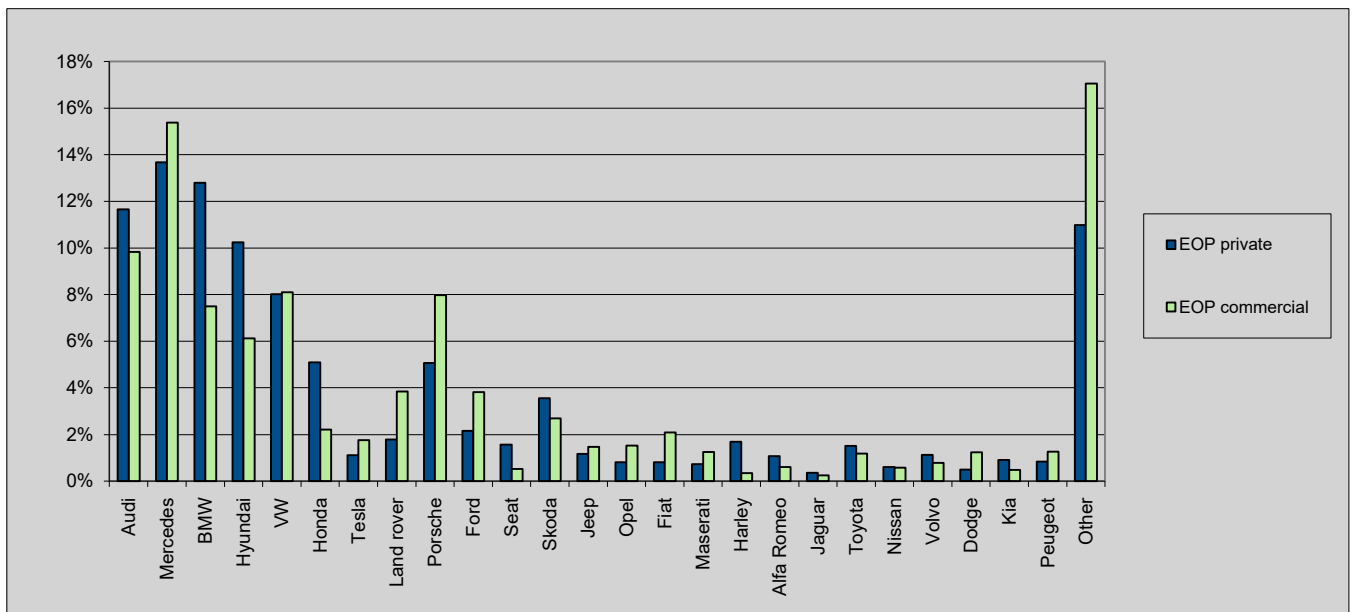
Determination Period:

February 2026

### 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.  
Pfingstweidstrasse 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.