

Main features of regulatory capital instruments and of other total loss-absorbing capacity (TLAC) eligible instruments in accordance with the provisions for systemically important banks

As at 31 December 2025

In addition to the following regulatory capital instruments and other total loss-absorbing capacity (TLAC) eligible instruments, the eligible capital (going concern) and the eligible additional loss-absorbing capital (gone concern) contain further components. For a complete list of eligible additional loss-absorbing capital (gone-concern), please refer to the chapter "Additional disclosure on regulatory capital for systemically important banks" in the disclosure report "Quantitative and qualitative disclosure of capital adequacy, liquidity and climate related financial risk".

| 31.12.2025 | | Endowment capital | CHF Tier 1 bond |
|-----------------------------|---|---|---|
| 1 | Issuer | Zürcher Kantonalbank | Zürcher Kantonalbank |
| 2 | Unique identifier | n/a | CH 036 153 294 5 |
| 3 | Governing law of the instrument | Swiss law | Swiss law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a | n/a |
| Regulatory treatment | | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | Common equity Tier 1 (CET1) Eligible capital (going concern) | Additional Tier 1 (AT1) Eligible capital (going concern) |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Common equity Tier 1 (CET1) Eligible capital (going concern) | Additional Tier 1 (AT1) Eligible capital (going concern) |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level | Solo and group level |
| 7 | Instrument type | Other instrument | Other instrument |
| 8 | Amount recognised in regulatory capital (in CHF million) | CHF 2,425 million | CHF 738 million |
| 9 | Par value of instrument | CHF 2,425 million | CHF 750 million |
| 10 | Accounting classification | Bank's capital | Liability - notional |
| 11 | Original date of issuance | 15.02.1870 | 30.06.2017 |
| 12 | Perpetual or dated | Perpetual | Perpetual |
| 13 | Original maturity date | n/a | n/a |
| 14 | Issuer call option (subject to prior supervisory authority approval) | No | Yes |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | n/a | Next possible call date 30.10.2026. Redemption amount: entire outstanding issue, no partial termination |
| 16 | Subsequent call dates, if applicable | n/a | Annually on interest date of 30 Oct |
| Dividend / coupon | | | |
| 17 | Fixed or floating dividend / coupon | Floating | Fixed to floating |
| 18 | Coupon rate and related index, if applicable | n/a | Fixed at 3.6% until 30.10.2028; thereafter reset every 5 years based on 5-year mid-swap (minimum 0%) plus 2.125% risk premium |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | n/a | Yes |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Fully discretionary | Fully discretionary |
| 21 | Existence of step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible: conversion trigger | n/a | n/a |
| 25 | If convertible: fully or partially | n/a | n/a |
| 26 | If convertible: conversion rate | n/a | n/a |
| 27 | If convertible: mandatory or optional conversion | n/a | n/a |
| 28 | If convertible: specify instrument type convertible into | n/a | n/a |
| 29 | If convertible: specify issuer of instrument it converts into | n/a | n/a |
| 30 | Write-down feature | No | Yes |
| 31 | If write-down feature: write-down trigger(s) | n/a | Common equity Tier 1 (CET1) capital ratio falls below 7% and / or FINMA declares PONV (point-of-non-viability). Write-down triggered by FINMA on a contractual basis. |
| 32 | If write-down feature: fully or partially | n/a | Always partially where a trigger event occurs (CET1 ratio below 7%) that persists until the subsequent trigger test date; always fully where a trigger event occurs (CET1 ratio below 7%) that persists until the subsequent trigger test date, if in the opinion of FINMA a partial write-down would be inadequate or if a point of non-viability (PONV) has been reached. |
| 33 | If write-down feature: permanent or temporary | n/a | Permanent |
| 34 | If temporary write-down: description of write-up mechanism | n/a | n/a |
| 34a | Type of subordination | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Tier 1 bonds | Tier 2 bond |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No | No |
| 37 | If yes: description of non-compliant features | n/a | n/a |

| 31.12.2025 | | | CHF Tier 1 bond | EUR Tier 2 bond |
|-----------------------------|---|---|---|-----------------|
| 1 | Issuer | Zürcher Kantonalbank | Zürcher Kantonalbank | |
| 2 | Unique identifier | CH 053 689 332 1 | CH 117 056 575 3 | |
| 3 | Governing law of the instrument | Swiss law | Swiss law | |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a | n/a | |
| Regulatory treatment | | | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | Additional Tier 1 (AT1) Eligible capital (going concern) | Tier 2 with PONV Eligible additional loss-absorbing capital (gone concern) | |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Additional Tier 1 (AT1) Eligible capital (going concern) | Tier 2 with PONV Eligible additional loss-absorbing capital (gone concern) | |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level | Solo and group level | |
| 7 | Instrument type | Other instrument | Other instrument | |
| 8 | Amount recognised in regulatory capital (CHF million) | CHF 315 million | CHF 463 million | |
| 9 | Par value of instrument | CHF 315 million | EUR 500 million | |
| 10 | Accounting classification | Liability - notional | Liability - notional | |
| 11 | Original date of issuance | 16.10.2020 | 13.04.2022 | |
| 12 | Perpetual or dated | Perpetual | Dated | |
| 13 | Original maturity date | n/a | 13.04.2028 | |
| 14 | Issuer call option subject to prior supervisory approval | Yes | Yes | |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | First possible call date 16.04.2027. Redemption amount: entire outstanding issue, no partial termination | One-time possible call date 13.04.2027. Redemption amount: entire outstanding issue, no partial termination | |
| 16 | Subsequent call dates, if applicable | Thereafter every five years on 16 April | | n/a |
| Dividend / coupon | | | | |
| 17 | Fixed or floating dividend / coupon | Fixed to floating | Fixed to floating | |
| 18 | Coupon rate and related index, if applicable | Fixed at 1.75% until 16.04.2027; thereafter reset every five years based on 5-year SARON-mid-swap (minimum 0%) plus 1.75% risk premium | Fixed at 2.02% until 13.04.2027; thereafter reset based on 3-month Euribor plus 0.90% risk premium (minimum 0%) | |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | Yes | | No |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Fully discretionary | | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | | n/a |
| 23 | Convertible or non-convertible | Non-convertible | | Non-convertible |
| 24 | If convertible: conversion trigger | n/a | | n/a |
| 25 | If convertible: fully or partially | n/a | | n/a |
| 26 | If convertible: conversion rate | n/a | | n/a |
| 27 | If convertible: mandatory or optional conversion | n/a | | n/a |
| 28 | If convertible: specify instrument type convertible into | n/a | | n/a |
| 29 | If convertible: specify issuer of instrument it converts into | n/a | | n/a |
| 30 | Write-down feature | Yes | | Yes |
| 31 | If write-down feature: write-down trigger(s) | Common equity Tier 1 (CET1) capital ratio falls below 7% and / or FINMA declares PONV (point-of-non-viability). Write-down triggered by FINMA on a contractual basis. | FINMA declares PONV (point-of-non-viability). Write-down triggered by FINMA on a contractual basis. | |
| 32 | If write-down feature: fully or partially | Always partially where a trigger event occurs (CET1 ratio below 7%) that persists until the subsequent trigger test date; always fully where a trigger event occurs (CET1 ratio below 7%) that persists until the subsequent trigger test date, if in the opinion of FINMA a partial write-down would be inadequate or if a point-of-non-viability (PONV) has been reached. | Always fully if a point-of-non-viability (PONV) has been reached. | |
| 33 | If write-down feature: permanent or temporary | Permanent | | Permanent |
| 34 | If temporary write-down: description of write-up mechanism | n/a | | n/a |
| 34a | Type of subordination | Contractual | Contractual | |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Tier 2 bond | Bail-in bonds | |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No | | No |
| 37 | If yes: description of non-compliant features | n/a | | n/a |

| 31.12.2025 | | CHF Bail-in bond | EUR Bail-in bond |
|-----------------------------|---|--|--|
| 1 | Issuer | Zürcher Kantonalbank | Zürcher Kantonalbank |
| 2 | Unique identifier | CH 123 946 470 9 | CH 126 684 714 9 |
| 3 | Governing law of the instrument | Swiss law | Swiss law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a | n/a |
| Regulatory treatment | | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | - | - |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level | Solo and group level |
| 7 | Instrument type | Other instrument | Other instrument |
| 8 | Amount recognised in regulatory capital (CHF million) | CHF 425 million | CHF 465 million |
| 9 | Par value of instrument | CHF 425 million | EUR 500 million |
| 10 | Accounting classification | Liability - notional | Liability - notional |
| 11 | Original date of issuance | 19.04.2023 | 08.06.2023 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 19.04.2028 | 08.06.2029 |
| 14 | Issuer call option subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | One-time possible call date 19.04.2027. Redemption amount: entire outstanding issue, no partial termination | One-time possible call date 08.06.2028. Redemption amount: entire outstanding issue, no partial termination |
| 16 | Subsequent call dates, if applicable | n/a | n/a |
| Dividend / coupon | | | |
| 17 | Fixed or floating dividend / coupon | Fixed | Fixed to floating |
| 18 | Coupon rate and related index, if applicable | 2.75% Fixed at 4.156% until 08.06.2028; thereafter reset based on relevant market rate according to the prospectus plus margin 1.15% (minimum 0%) | |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | No | No |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible ¹ | Non-convertible ¹ |
| 24 | If convertible: conversion trigger | n/a | n/a |
| 25 | If convertible: fully or partially | n/a | n/a |
| 26 | If convertible: conversion rate | n/a | n/a |
| 27 | If convertible: mandatory or optional conversion | n/a | n/a |
| 28 | If convertible: specify instrument type convertible into | n/a | n/a |
| 29 | If convertible: specify issuer of instrument it converts into | n/a | n/a |
| 30 | Write-down feature | Yes | Yes |
| 31 | If write-down feature: write-down trigger(s) | Write-down triggered by FINMA on a contractual basis ¹ | Write-down triggered by FINMA on a contractual basis ¹ |
| 32 | If write-down feature: fully or partially | may be written down partially | may be written down partially |
| 33 | If write-down feature: permanent or temporary | Permanent | Permanent |
| 34 | If temporary write-down: description of write-up mechanism | n/a | n/a |
| 34a | Type of subordination | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No | No |
| 37 | If yes: description of non-compliant features | n/a | n/a |

¹ In the event that FINMA, in a restructuring proceeding concerning the Issuer pursuant to the Banking Act and, if applicable, other National Regulations, orders the partial or complete reduction of the bondholders' claims or the Issuer's obligations under the Bonds in the restructuring plan, the bondholders shall be entitled to the granting of a Recovery Certificate without par value for each Bond affected after the restructuring plan has been approved by FINMA.

| 31.12.2025 | | | EUR Bail-in bond | CHF Bail-in bond |
|-----------------------------|---|---|---|------------------|
| 1 | Issuer | Zürcher Kantonalbank | Zürcher Kantonalbank | |
| 2 | Unique identifier | CH 129 022 239 2 | CH 129 022 249 1 | |
| 3 | Governing law of the instrument | Swiss law | Swiss law | |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a | n/a | |
| Regulatory treatment | | | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | - | - | |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) | Eligible additional loss-absorbing capital (gone concern) | Bail-in bonds |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level | Solo and group level | |
| 7 | Instrument type | Other instrument | Other instrument | |
| 8 | Amount recognised in regulatory capital (CHF million) | CHF 465 million | CHF 150 million | |
| 9 | Par value of instrument | EUR 500 million | CHF 150 million | |
| 10 | Accounting classification | Liability - notional | Liability - notional | |
| 11 | Original date of issuance | 15.09.2023 | 01.11.2023 | |
| 12 | Perpetual or dated | Dated | Dated | |
| 13 | Original maturity date | 15.09.2027 | 01.11.2030 | |
| 14 | Issuer call option subject to prior supervisory approval | Yes | Yes | |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | One-time possible call date 15.09.2026. Redemption amount: entire outstanding issue, no partial termination | One-time possible call date 01.11.2029. Redemption amount: entire outstanding issue, no partial termination | |
| 16 | Subsequent call dates, if applicable | n/a | n/a | |
| Dividend / coupon | | | | |
| 17 | Fixed or floating dividend / coupon | Fixed to floating | Fixed to floating | |
| 18 | Coupon rate and related index, if applicable | Fixed at 4.467% until 15.09.2026; thereafter reset based on relevant market rate according to the prospectus plus margin 1.00% (minimum 0%) | Fixed at 2.625% until 01.11.2029; thereafter reset based on relevant market rate according to the prospectus plus margin 0.98% (minimum 0%) | |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | No | No | |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory | |
| 21 | Existence of step up or other incentive to redeem | No | No | |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative | |
| 23 | Convertible or non-convertible | Non-convertible ¹ | Non-convertible ¹ | |
| 24 | If convertible: conversion trigger | n/a | n/a | |
| 25 | If convertible: fully or partially | n/a | n/a | |
| 26 | If convertible: conversion rate | n/a | n/a | |
| 27 | If convertible: mandatory or optional conversion | n/a | n/a | |
| 28 | If convertible: specify instrument type convertible into | n/a | n/a | |
| 29 | If convertible: specify issuer of instrument it converts into | n/a | n/a | |
| 30 | Write-down feature | Yes | Yes | |
| 31 | If write-down feature: write-down trigger(s) | Write-down triggered by FINMA on a contractual basis ¹ | Write-down triggered by FINMA on a contractual basis ¹ | |
| 32 | If write-down feature: fully or partially | may be written down partially | may be written down partially | |
| 33 | If write-down feature: permanent or temporary | Permanent | Permanent | |
| 34 | If temporary write-down: description of write-up mechanism | n/a | n/a | |
| 34a | Type of subordination | Contractual | Contractual | |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Non-subordinated liabilities | Non-subordinated liabilities | |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No | No | |
| 37 | If yes: description of non-compliant features | n/a | n/a | |

¹ In the event that FINMA, in a restructuring proceeding concerning the Issuer pursuant to the Banking Act and, if applicable, other National Regulations, orders the partial or complete reduction of the bondholders' claims or the Issuer's obligations under the Bonds in the restructuring plan, the bondholders shall be entitled to the granting of a Recovery Certificate without par value for each Bond affected after the restructuring plan has been approved by FINMA.

| 31.12.2025 | | CHF Bail-in bond | CHF Bail-in bond |
|-----------------------------|---|---|---|
| 1 | Issuer | Zürcher Kantonalbank | Zürcher Kantonalbank |
| 2 | Unique identifier | CH 131 996 855 3 | CH 131 996 856 1 |
| 3 | Governing law of the instrument | Swiss law | Swiss law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a | n/a |
| Regulatory treatment | | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | - | - |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level | Solo and group level |
| 7 | Instrument type | Other instrument | Other instrument |
| 8 | Amount recognised in regulatory capital (CHF million) | CHF 100 million | CHF 199 million |
| 9 | Par value of instrument | CHF 100 million | CHF 200 million |
| 10 | Accounting classification | Liability - notional | Liability - notional |
| 11 | Original date of issuance | 22.03.2024 | 22.03.2024 |
| 12 | Perpetual or dated | Dated | Dated |
| 13 | Original maturity date | 22.03.2030 | 22.03.2033 |
| 14 | Issuer call option subject to prior supervisory approval | Yes | Yes |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | One-time possible call date 22.03.2029. Redemption amount: entire outstanding issue, no partial termination | One-time possible call date 22.03.2032. Redemption amount: entire outstanding issue, no partial termination |
| 16 | Subsequent call dates, if applicable | n/a | n/a |
| Dividend / coupon | | | |
| 17 | Fixed or floating dividend / coupon | Fixed to floating | Fixed to floating |
| 18 | Coupon rate and related index, if applicable | Fixed at 2% until 22.03.2029; thereafter reset based on relevant market rate according to the prospectus plus margin 0.83% (minimum 0%) | Fixed at 2.125% until 22.03.2032; thereafter reset based on relevant market rate according to the prospectus plus margin 0.98% (minimum 0%) |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | No | No |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | No |
| 22 | Non-cumulative or cumulative | Non-cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible ¹ | Non-convertible ¹ |
| 24 | If convertible: conversion trigger | n/a | n/a |
| 25 | If convertible: fully or partially | n/a | n/a |
| 26 | If convertible: conversion rate | n/a | n/a |
| 27 | If convertible: mandatory or optional conversion | n/a | n/a |
| 28 | If convertible: specify instrument type convertible into | n/a | n/a |
| 29 | If convertible: specify issuer of instrument it converts into | n/a | n/a |
| 30 | Write-down feature | Yes | Yes |
| 31 | If write-down feature: write-down trigger(s) | Write-down triggered by FINMA on a contractual basis ¹ | Write-down triggered by FINMA on a contractual basis ¹ |
| 32 | If write-down feature: fully or partially | may be written down partially | may be written down partially |
| 33 | If write-down feature: permanent or temporary | Permanent | Permanent |
| 34 | If temporary write-down: description of write-up mechanism | n/a | n/a |
| 34a | Type of subordination | Contractual | Contractual |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Non-subordinated liabilities | Non-subordinated liabilities |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No | No |
| 37 | If yes: description of non-compliant features | n/a | n/a |

¹ In the event that FINMA, in a restructuring proceeding concerning the Issuer pursuant to the Banking Act and, if applicable, other National Regulations, orders the partial or complete reduction of the bondholders' claims or the Issuer's obligations under the Bonds in the restructuring plan, the bondholders shall be entitled to the granting of a Recovery Certificate without par value for each Bond affected after the restructuring plan has been approved by FINMA.

| 31.12.2025 | | EUR Bail-in bond |
|-----------------------------|---|---|
| 1 | Issuer | Zürcher Kantonalbank |
| 2 | Unique identifier | CH 147 140 385 2 |
| 3 | Governing law of the instrument | Swiss law |
| 3a | Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) | n/a |
| Regulatory treatment | | |
| 4 | As part of the rules under the transitional provisions of the Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version of 1 January 2024 | - |
| 5 | Under the rules that apply after the expiry of the transitional provisions of the CAO of 1 June 2012 in the version of 1 January 2024 | Bail-in bonds Eligible additional loss-absorbing capital (gone concern) |
| 6 | Eligible at solo, group, solo and group levels | Solo and group level |
| 7 | Instrument type | Other instrument |
| 8 | Amount recognised in regulatory capital (CHF million) | CHF 465 million |
| 9 | Par value of instrument | EUR 500 million |
| 10 | Accounting classification | Liability - notional |
| 11 | Original date of issuance | 11.09.2025 |
| 12 | Perpetual or dated | Dated |
| 13 | Original maturity date | 11.09.2031 |
| 14 | Issuer call option subject to prior supervisory approval | Yes |
| 15 | Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount | One-time possible call date 11.09.2030. Redemption amount: entire outstanding issue, no partial termination |
| 16 | Subsequent call dates, if applicable | n/a |
| Dividend / coupon | | |
| 17 | Fixed or floating dividend / coupon | Fixed to floating |
| 18 | Coupon rate and related index, if applicable | Fixed at 3.153% until 11.09.2030; thereafter reset based on relevant market rate according to the prospectus plus margin 0.83% (minimum 0%) |
| 19 | Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the common shares | No |
| 20 | Coupon / Dividend payment fully discretionary, partially discretionary or mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No |
| 22 | Non-cumulative or cumulative | Non-cumulative |
| 23 | Convertible or non-convertible | Non-convertible ¹ |
| 24 | If convertible: conversion trigger | n/a |
| 25 | If convertible: fully or partially | n/a |
| 26 | If convertible: conversion rate | n/a |
| 27 | If convertible: mandatory or optional conversion | n/a |
| 28 | If convertible: specify instrument type convertible into | n/a |
| 29 | If convertible: specify issuer of instrument it converts into | n/a |
| 30 | Write-down feature | Yes |
| 31 | If write-down feature: write-down trigger(s) | Write-down triggered by FINMA on a contractual basis ¹ |
| 32 | If write-down feature: fully or partially | may be written down partially |
| 33 | If write-down feature: permanent or temporary | Permanent |
| 34 | If temporary write-down: description of write-up mechanism | n/a |
| 34a | Type of subordination | Contractual |
| 35 | Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned | Non-subordinated liabilities |
| 36 | Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the version set out in Annex 1 CAO | No |
| 37 | If yes: description of non-compliant features | n/a |

¹ In the event that FINMA, in a restructuring proceeding concerning the Issuer pursuant to the Banking Act and, if applicable, other National Regulations, orders the partial or complete reduction of the bondholders' claims or the Issuer's obligations under the Bonds in the restructuring plan, the bondholders shall be entitled to the granting of a Recovery Certificate without par value for each Bond affected after the restructuring plan has been approved by FINMA.