

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 30 September 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".

	9.2025	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
За	Means by which enforceability requirement of Section 13 of the	n/a	n/a
	TLAC Term Sheet is achieved (for other TLAC-eligible instruments		
	governed by foreign law)		
4	Regulatory treatment As part of the rules under the transitional provisions of the	Common aguity Tion 1 (CET1)	Additional Tier 1 (AT1)
4	Capital Adequacy Ordinance (CAO) of 1 June 2012 in the version	Common equity Tier 1 (CET1) Eligible capital	Eligible capital (going concern)
	of 1 January 2024	(going concern)	Eligible capital (golling concern)
5	Under the rules that apply after the expiry of the transitional	Common equity Tier 1 (CET1)	Additional Tier 1 (AT1)
	provisions of the CAO of 1 June 2012 in the version of 1 January	Eligible capital	Eligible capital (going concern)
	2024	(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 733 million
9	Par value of instrument	CHF 2,425 million	CHF 750 million
10	Accounting classification	Bank's capital	Liability - notional
	Original date of issuance	15.02.1870	30.06.2017
	Perpetual or dated	Perpetual	Perpetual
13	Original maturity date	n/a	n/a
	Issuer call option (subject to prior supervisory authority approval)	No	Yes
15	Optional call date in format TT.MM.JJJJ, contingent call dates	n/a	Next possible call date 30.10.2025. Redemption amount:
	(tax and / or regulatory event) and 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	n/a	Yes
	the instrument implies a missing dividend on the common shares		
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
	Type of subordination	Contractual	Contractual
	Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor	Tier 1 bonds	Tier 2 bond
	hierarchy of the legal entity concerned		
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

30.0	09.2025	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
За	Means by which enforceability requirement of Section 13	n/a	n/a
	of the TLAC Term Sheet is achieved (for other TLAC-		
	eligible instruments governed by foreign law)		
	Regulatory treatment		
4	As part of the rules under the transitional provisions of		Tier 2 with PONV Eligible additional loss-absorbing
	the Capital Adequacy Ordinance (CAO) of 1 June 2012	Eligible capital (going concern)	capital (gone concern
5	in the version of 1 January 2024 Under the rules that apply after the expiry of the	Additional Tier 1 (AT1)	Tier 2 with PONV Eligible additional loss-absorbing
J	transitional provisions of the CAO of 1 June 2012 in	Eligible capital (going concern)	capital (gone concern
	the version of 1 January 2024	Englishe capital (going concern)	eaphar (gone concern
6	Eligible at solo, group, solo and group levels	Solo and group level	Solo and group leve
7	Instrument type	Other instrument	Other instrumen
8	Amount recognised in regulatory capital (CHF million)	CHF 315 million	CHF 467 million
9	Par value of instrument	CHF 315 million	EUR 500 millior
10	Accounting classification	Liability - notional	Liability - notiona
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	Ye:
15	Optional call date in format TT.MM.JJJJ, contingent call	First possible call date 16.04.2027. Redemption	One-time possible call date 13.04.2027
	dates (tax and / or regulatory event) and redemption	amount: entire outstanding issue, no partial	·
	amount	termination	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	Fixed at 2.02% until 13.04.2027; thereafter rese
		every five years based on 5-year SARON-mid-swap	based on 3-month Euribor plus 0.90% risk
		(minimum 0%) plus 1.75% risk premium	premium (minimum 0%
19	Existence of a dividend stopper, whereby a missing	Yes	No
	dividend on the instrument implies a missing dividend		
20	on the common shares	Fully discretion on	Mandatan
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		
26	If convertible: conversion rate	n/a	n/a
27		n/a	n/a
	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-	FINMA declares PONV (point-of-non-viability) Write-down triggered by FINMA on a contractua
		of-non-viability). Write-down triggered by FINMA	basis
		on a contractual basis.	543.5
32	If write-down feature: fully or partially	Always partially where a trigger event occurs	Always fully if a point-of-non-viability (PONV) has
		(CET1 ratio below 7%) that persists until the	been reached
		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	Permanent	Permanen
34	If temporary write-down: description of write-up	n/a	n/a
J-F	mechanism	IVa	170
34a	Type of subordination	Contractual	Contractua
35	Position in subordination hierarchy in liquidation: specify	Tier 2 bond	Bail-in bonds
	instrument type immediately senior to instrument in the	2 50.10	22
_	insolvency creditor hierarchy of the legal entity concerned		
36	Existence of characteristics that prevent full recognition in	No	No
	accordance with the Basel minimum standards in the		
27	version set out in Annex 1 CAO		.
3/	If yes: description of non-compliant features	n/a	n/a

9.2025	CHF Bail-in bond	EUR Bail-in bond
Issuer	Zürcher Kantonalbank	Zürcher Kantonalbank
Unique identifier	CH 123 946 470 9	CH 126 684 714 9
Governing law of the instrument	Swiss law	Swiss law
	n/a	n/a
· · · · · · · · · · · · · · · · · · ·		
	-	-
	Bail-in bonds	Bail-in bonds
transitional provisions of the CAO of 1 June 2012 in	Eligible additional loss-absorbing capital	Eligible additional loss-absorbing capital
the version of 1 January 2024	(gone concern)	(gone concern)
Eligible at solo, group, solo and group levels	Solo and group level	Solo and group level
Instrument type	Other instrument	Other instrument
Amount recognised in regulatory capital (CHF million)	CHF 425 million	CHF 467 million
Par value of instrument	CHF 425 million	EUR 500 million
Accounting classification	Liability - notional	Liability - notional
Original date of issuance	19.04.2023	08.06.2023
9	Dated	Dated
•		08.06.2029
		Yes
		One-time possible call date 08.06.2028.
, ,	·	Redemption amount: entire outstanding issue, no
amount	partial termination	partial termination
Subsequent call dates, if applicable	n/a	n/a
Dividend / coupon		
Fixed or floating dividend / coupon	Fixed	Fixed to floating
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%)
Existence of a dividend stopper, whereby a missing	No	No
dividend on the instrument implies a missing dividend		
	Mandatory	Mandatory
	Mandatory	Mandatory
	No	No
		INO
Non-cumulative or cumulative	Non-cumulative	
Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible ¹	Non-cumulative Non-convertible ¹
Convertible or non-convertible If convertible: conversion trigger	Non-convertible ¹ n/a	Non-cumulative Non-convertible ¹ n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially	Non-convertible ¹ n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate	Non-convertible ¹ n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion	Non-convertible ¹ n/a n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts	Non-convertible ¹ n/a n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/a
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/a n/a	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a f/a f
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s)	Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a fres Write-down triggered by FINMA on a contractual basis 1	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/a n/a ves Write-down triggered by FINMA on a contractual basis ¹ may be written down partially	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/a n/a ves Write-down triggered by FINMA on a contractual basis ¹ may be written down partially	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/a n/a Non-convertible 1 n/a n/a n/a n/a n/a Yes Write-down triggered by FINMA on a contractual basis 1 may be written down partially Permanent
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation: specify	Non-convertible ¹ n/a	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/a n/a Non-convertible 1 n/a n/a n/a n/a n/a Yes Write-down triggered by FINMA on a contractual basis 1 may be written down partially Permanent n/a Contractual Non-subordinated liabilities
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned Existence of characteristics that prevent full recognition in	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible 1 n/a n/a n/a n/a n/a n/a n/a n/
Convertible or non-convertible If convertible: conversion trigger If convertible: fully or partially If convertible: conversion rate If convertible: mandatory or optional conversion If convertible: specify instrument type convertible into If convertible: specify issuer of instrument it converts into Write-down feature If write-down feature: write-down trigger(s) If write-down feature: fully or partially If write-down feature: permanent or temporary If temporary write-down: description of write-up mechanism Type of subordination Position in subordination hierarchy in liquidation: specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned	Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/	Non-cumulative Non-convertible ¹ n/a n/a n/a n/a n/a n/a n/a n/
FACE	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 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 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 Eligible at solo, group, solo and group levels Instrument type Amount recognised in regulatory capital (CHF million) Par value of instrument Accounting classification Original date of issuance Perpetual or dated Original maturity date Issuer call option subject to prior supervisory approval Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount Subsequent call dates, if applicable Dividend / coupon Fixed or floating dividend / coupon Coupon rate and related index, if applicable	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law) Regulatory treatment 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 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 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 Eligible at solo, group, solo and group levels Solo and group level Instrument type Other instrument Amount recognised in regulatory capital (CHF million) Par value of instrument CHF 425 million Par value of instrument Accounting classification Driginal date of issuance Perpetual or dated Orginal maturity date Susuer call option subject to prior supervisory approval Optional call date in format TT.MM.JJJJ, contingent call dates (tax and / or regulatory event) and redemption amount Subsequent call dates, if applicable Tixed or floating dividend / coupon Fixed or floating dividend / coupon Fixed or floating dividend / coupon Existence of a dividend stopper, whereby a missing dividend on the instrument implies a missing dividend on the instrument implies a missing dividend on the common shares Coupon / Dividend payment fully discretionary, partially discretionary or mandatory

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.

30.0	9.2025	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
За	Means by which enforceability requirement of Section 13	n/a	n/a
	of the TLAC Term Sheet is achieved (for other TLAC-		
	eligible instruments governed by foreign law)		
	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	Bail-in bonds	Bail-in bonds
	transitional provisions of the CAO of 1 June 2012 in	Eligible additional loss-absorbing capital	Eligible additional loss-absorbing capital
	the version of 1 January 2024	(gone concern)	(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 467 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	One-time possible call date 15.09.2026.	One-time possible call date 01.11.2029.
	dates (tax and / or regulatory event) and redemption	Redemption amount: entire outstanding issue, no	Redemption amount: entire outstanding issue, no
	amount	partial termination	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	Fixed at 2.625% until 01.11.2029; thereafter reset
		based on relevant market rate according to the	based on relevant market rate according to the
		prospectus plus margin 1.00%	prospectus plus margin 0.98%
		(minimum 0%)	(minimum 0%)
19	Existence of a dividend stopper, whereby a missing	No	No
	dividend on the instrument implies a missing dividend on the common shares		
20	Coupon / Dividend payment fully discretionary, partially	Mandatory	Mandatory
	discretionary or mandatory	managery	Managery
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	n/a	n/a
23	into	iva	174
30	Write-down feature	Yes	Yes
31	If write-down feature: write-down trigger(s)	Write-down triggered by FINMA on a contractual	Write-down triggered by FINMA on a contractual
	35 (,	basis ¹	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	n/a	n/a
	mechanism		
34a	Type of subordination	Contractual	Contractual
35	Position in subordination hierarchy in liquidation: specify	Non-subordinated liabilities	Non-subordinated liabilities
	instrument type immediately senior to instrument in the		
	insolvency creditor hierarchy of the legal entity concerned		
36	Existence of characteristics that prevent full recognition in	No	No
	accordance with the Basel minimum standards in the		
	version set out in Anney 1 CAO		
37	version set out in Annex 1 CAO 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.

30.0	9.2025	CHF Bail-in bond	CHF Bail-in bond
1	Issuer	Zürcher Kantonalbank	Zürcher Kantonalban
2	Unique identifier	CH 131 996 855 3	CH 131 996 856
3	Governing law of the instrument	Swiss law	Swiss lav
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 bond: Eligible additional loss-absorbing capita (gone concern
6	Eligible at solo, group, solo and group levels	Solo and group level	Solo and group leve
7	Instrument type	Other instrument	Other instrumen
8	Amount recognised in regulatory capital (CHF million)	CHF 100 million	CHF 200 million
9	Par value of instrument	CHF 100 million	CHF 200 million
10	Accounting classification	Liability - notional	Liability - notiona
11	Original date of issuance	22.03.2024	22.03.2024
12	Perpetual or dated	Dated	Date
13	Original maturity date	22.03.2030	22.03.203
14	Issuer call option subject to prior supervisory approval	Yes	Ye
15	Optional call date in format TT.MM.JJJJ, contingent call	One-time possible call date 22.03.2029.	One-time possible call date 22.03.2032
	dates (tax and / or regulatory event) and redemption	Redemption amount: entire outstanding issue, no	Redemption amount: entire outstanding issue, ne
	amount	partial termination	partial termination
16	Subsequent call dates, if applicable	n/a	n/
	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 rese 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	Mandator
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
24	If convertible: conversion trigger	n/a	n/a
25	If convertible: fully or partially	n/a	n/
26	If convertible: conversion rate	n/a	n/a
27	If convertible: mandatory or optional conversion	n/a	n/
28	If convertible: specify instrument type convertible into	n/a	n/
29	If convertible: specify issuer of instrument it converts into	n/a	n/a
30	Write-down feature	Yes	Ye
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
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	Permanen
34	If temporary write-down: description of write-up mechanism	n/a	n/a
	Type of subordination	Contractual	Contractua
	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 liabilitie
36	Existence of characteristics that prevent full recognition in accordance with the Basel minimum standards in the	No	No
37	version set out in Annex 1 CAO 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.

30.0	09.2025	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	n/a
	of the TLAC Term Sheet is achieved (for other TLAC-	
	eligible instruments governed by foreign law)	
	Regulatory treatment	
4	As part of the rules under the transitional provisions of	-
	the Capital Adequacy Ordinance (CAO) of 1 June 2012	
5	in the version of 1 January 2024 Under the rules that apply after the expiry of the	Bail-in bonds
J	transitional provisions of the CAO of 1 June 2012 in	Eligible additional loss-absorbing capital
	the version of 1 January 2024	(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 467 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	One-time possible call date 11.09.2030.
	dates (tax and / or regulatory event) and redemption	Redemption amount: entire outstanding issue, no
	amount	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	No
	dividend on the instrument implies a missing dividend on the common shares	
20	Coupon / Dividend payment fully discretionary, partially	Mandatory
	discretionary or 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	n/a
20	into	Voc
30	Write-down feature	Yes
31	If write-down feature: write-down trigger(s)	Write-down triggered by FINMA on a contractual
32	If write-down feature: fully or partially	basis ' may be written down partially
33	If write-down feature: permanent or temporary	Permanent
34	If temporary write-down: description of write-up	n/a
54	mechanism	TV d
34a		Contractual
35	Position in subordination hierarchy in liquidation: specify	Non-subordinated liabilities
	instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned	
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.