

CHF 1 Billion Covered Bond Programme

Monthly Investor Report

As per relevant Cutoff Date 31 January, 2026 (all amounts in CHF)

PASS

| Asset Coverage Test * | | |
|--|---------------------------|--------------------|
| A= | | 333'949'444 |
| B= | | 407'755 |
| C= | | 0 |
| X= | | 3'586'661 |
| Z= | | 2'837'671 |
| Total | A + B + C - X - Z= | 327'932'866 |
| Method Used for Calculating "A" | | A(ii) |
| A(i) | | 371'054'937 |
| A(ii) | | 333'949'444 |
| Asset Percentage Used | | 90.0% |
| Amount Outstanding of the Covered Bonds | | 250'000'000 |
| Total Mortgage Balance | | 371'054'937 |
| Nominal Overcollateralisation | | 48% |
| *see appendix for a description of the Asset Coverage Test | | |

PASS

| Interest Coverage Test | | |
|---------------------------------------|--|-------------------|
| Interest from Pool | | 3'664'455 |
| Liquidity Reserve Fund | | 5'707'498 |
| Expenses | | -180'625 |
| Cover Pool Revenues (Amount A) | | 9'191'328 |
| Net Interest from/to Swaps | | 0 |
| Interest on Covered Bonds | | -5'325'000 |
| Interest Amount (Amount B) | | -5'325'000 |
| Total | | 3'866'328 |

Detail of outstanding Covered Bonds

| Series | Currency | Notional Outstanding | Maturity | Coupon Rate | ISIN CODE |
|---|------------|----------------------|------------|-------------|--------------|
| Fixed-Rate Covered Bonds due September 2027 | CHF | 100'000'000 | 11.10.2027 | 2.25% | CH1214797164 |
| Fixed-Rate Covered Bonds due September 2028 | CHF | 150'000'000 | 26.09.2028 | 2.05% | CH1271007937 |
| Total | CHF | 250'000'000 | | | |

Transaction Parties

| Role | Name | Ratings Fitch |
|--------------|---------------------|---------------|
| Issuer | Cornèr Banca SA. | BBB+ |
| Servicer | Cornèr Banca SA. | BBB+ |
| Account Bank | UBS Switzerland AG. | A+ |

Balance of Programme Accounts

| | |
|---------------------------|------------------|
| General ** | 407'755 |
| Cover Pool ** | 0 |
| Swap Collateral ** | 0 |
| Liquidity Reserve Account | 5'707'498 |
| Substitute assets cash | 0 |
| Substitute assets bonds | 0 |
| Total | 6'115'252 |

** bank and safekeeping account

Mortgage Portfolio Summary

| | Residential / Commercial Mortgages |
|--|------------------------------------|
| Total Mortgage Balance | 371'054'937 |
| Average Balance of Mortgage Agreements | 1'478'307 |
| Number of Mortgage Agreements | 251 |
| WA Remaining Terms (in years) | 1.83 |
| WA LTV (in %) | 57.50% |
| WA Interest Rate (in %) | 1.08 |
| Fixed Rate Mortgages (in % of Total) | 48.82% |
| Commercial Mortgages (in % of Total) | 0% |

Residential / Commercial Mortgages

| Remainig Terms | Number of Loan Parts | Amount | % of Total |
|----------------|----------------------|--------------------|----------------|
| up to 1 year | 176 | 205'657'682 | 55.43% |
| 1 - 2 years | 37 | 41'467'689 | 11.18% |
| 2 - 3 years | 31 | 19'102'961 | 5.15% |
| 3 - 4 years | 48 | 33'578'305 | 9.05% |
| 4 - 5 years | 37 | 37'374'019 | 10.07% |
| 5 - 6 years | 19 | 14'915'432 | 4.02% |
| 6 - 7 years | 4 | 3'927'751 | 1.06% |
| 7 - 8 years | 3 | 2'040'221 | 0.55% |
| 8 - 9 years | 2 | 6'816'000 | 1.84% |
| 9 - 10 years | 5 | 6'174'877 | 1.66% |
| >10 years | 0 | 0 | 0.00% |
| Total | 362 | 371'054'937 | 100.00% |

Current Loan to Value

| Current Loan to Value | Number of Mortgage Agreements | Amount | % of Total |
|-----------------------|-------------------------------|--------------------|----------------|
| <= 10% | 5 | 8'513'715 | 2.29% |
| 10 - 20% | 7 | 2'621'306 | 0.71% |
| 20 - 30% | 23 | 22'869'606 | 6.16% |
| 30 - 40% | 19 | 26'172'499 | 7.05% |
| 40 - 50% | 38 | 41'783'091 | 11.26% |
| 50 - 60% | 42 | 58'336'167 | 15.72% |
| 60 - 70% | 69 | 114'625'311 | 30.89% |
| 70 - 80% | 48 | 96'133'243 | 25.91% |
| 80 - 90% | 0 | 0 | 0.00% |
| 90 - 100% | 0 | 0 | 0.00% |
| >100% | 0 | 0 | 0.00% |
| Total | 251 | 371'054'937 | 100.00% |

Total Balance by Property Value

| Total Balance by Property Value | Number of Mortgage Agreements | Amount | % of Total |
|---------------------------------|-------------------------------|--------------------|----------------|
| <= 500'000 | 7 | 1'394'514 | 0.38% |
| 500'000 - 1 Mio. | 58 | 24'665'333 | 6.65% |
| 1 Mio. - 1.1 Mio. | 4 | 2'649'381 | 0.71% |
| 1.1 Mio. - 1.2 Mio. | 10 | 6'216'219 | 1.68% |
| 1.2 Mio. - 1.3 Mio. | 13 | 8'376'163 | 2.26% |
| 1.3 Mio. - 1.4 Mio. | 14 | 9'807'988 | 2.64% |
| 1.4 Mio. - 1.5 Mio. | 7 | 4'842'467 | 1.31% |
| 1.5 Mio. - 2 Mio. | 29 | 27'483'368 | 7.41% |
| 2 Mio. - 3 Mio. | 38 | 51'252'506 | 13.81% |
| 3 Mio. - 4 Mio. | 15 | 28'242'705 | 7.61% |
| 4 Mio. - 5 Mio. | 12 | 25'459'285 | 6.86% |
| 5 Mio. - 10 Mio. | 32 | 121'029'569 | 32.62% |
| 10 Mio. - 20 Mio. | 6 | 27'861'725 | 7.51% |
| >20 Mio. | 6 | 31'773'715 | 8.56% |
| Total | 251 | 371'054'937 | 100.00% |

Interest Rate Type

| Interest Rate Type | Number of Loan Parts | Amount | % of Total |
|--------------------|----------------------|--------------------|----------------|
| Fixed | 207 | 181'162'728 | 48.82% |
| Floating | 155 | 189'892'209 | 51.18% |
| Total | 362 | 371'054'937 | 100.00% |

Interest Rate Distribution

| Interest Rate Distribution | Number of Loan Parts | Amount | % of Total |
|----------------------------|----------------------|--------------------|----------------|
| <= 0.50% | 1 | 5'550'000 | 1.50% |
| 0.50% - 1.00% | 190 | 237'355'644 | 63.97% |
| 1.00% - 1.50% | 119 | 92'810'784 | 25.01% |
| 1.50% - 2.00% | 40 | 28'107'412 | 7.58% |
| 2.00% - 2.50% | 10 | 6'176'125 | 1.66% |
| 2.50% - 3.00% | 2 | 1'054'972 | 0.28% |
| 3.00% - 3.50% | 0 | 0 | 0.00% |
| 3.50% - 4.00% | 0 | 0 | 0.00% |
| 4.00% - 4.50% | 0 | 0 | 0.00% |
| 4.50% - 5.00% | 0 | 0 | 0.00% |
| 5.00% - 5.50% | 0 | 0 | 0.00% |
| 5.50% - 6.00% | 0 | 0 | 0.00% |
| > 6.00% | 0 | 0 | 0.00% |
| Total | 362 | 371'054'937 | 100.00% |

Property Location

| Property Location | Number of Mortgage Agreements | Amount | % of Total |
|-------------------|-------------------------------|--------------------|----------------|
| Ticino | 232 | 347'922'613 | 93.77% |
| Graubünden | 15 | 12'427'558 | 3.35% |
| Zurich | 4 | 10'704'767 | 2.88% |
| Other | 0 | 0 | 0.00% |
| Total | 251 | 371'054'937 | 100.00% |

Property Type

| Property Type | Number of Mortgage Agreements | Amount | % of Total |
|-----------------------------------|-------------------------------|--------------------|----------------|
| Owner occupied Condominium | 47 | 41'125'308 | 11.08% |
| Owner occupied Holiday home | 9 | 5'417'191 | 1.46% |
| Owner occupied Single family home | 62 | 88'987'272 | 23.98% |
| Owner occupied Other | 2 | 1'096'500 | 0.30% |
| Revenue Condominium | 92 | 152'312'682 | 41.05% |
| Revenue Holiday home | 2 | 2'698'343 | 0.73% |
| Revenue Other | 27 | 72'693'360 | 19.59% |
| Revenue Single family home | 10 | 6'724'281 | 1.81% |
| Commercial (owner occupied) | 0 | 0 | 0.00% |
| Commercial (revenue) | 0 | 0 | 0.00% |
| Total | 251 | 371'054'937 | 100.00% |

Arrears

| Arrears | Number of Mortgage Agreements | Amount | % of Total |
|------------------------|-------------------------------|--------------------|----------------|
| Not in arrears | 251 | 371'054'937 | 100.00% |
| <= 3 months in arrears | 0 | 0 | 0.00% |
| > 3 months in arrears | 0 | 0 | 0.00% |
| Total | 251 | 371'054'937 | 100.00% |

APPENDIX

Asset Coverage Test

Please note: the below is only a summary of the Asset Coverage Test. For a complete description of defined terms, please refer to the programme's base prospectus.

The Asset Coverage Test is met on a specific Test Date with reference to the immediately previous Cut-off Date if the Adjusted Aggregate Relevant Mortgage Loan Amount is in an amount at least equal to the aggregate Principal Amount Outstanding of all Series and Tranches of Covered Bonds.

Adjusted Aggregate Relevant Mortgage Loan Amount means the amount calculated on each Test Date as of the previous Cut-off Date as follows: $A + B + C - (X + Z)$

A = the lower of (i) and (ii), where: (i) = the sum of the Adjusted Current Balance of each Relevant Mortgage Loan, which, in relation to each Relevant Mortgage Loan, shall be the lower of (1) the lesser of (i) the actual Current Balance of each Relevant Mortgage Loan as calculated on the Test Date as of the previous Cut-off Date and (ii) CHF 6,000,000 and (2) the related Property Value multiplied by M (where for each Relevant Mortgage Loan that is less than three months in arrears or not in arrears and related to a Residential Property, $M = 0.80$ and for a Commercial Property, $M = 0.60$, and for each Relevant Mortgage Loan that is three months or more in arrears, $M = 0.25$),

(ii) = the sum of the Arrears Adjusted Current Balance of each Relevant Mortgage Loan, which, in relation to each Relevant Mortgage Loan, shall be the lower of (1) the lesser of (i) the actual Current Balance of each Relevant Mortgage Loan as calculated on the Test Date as of the previous Cut-off Date and (ii) CHF 6,000,000 and (2) the Property Value multiplied by N (where for each Relevant Mortgage Loan that is less than three months in arrears or not in arrears, $N = 1$ and for each Relevant Mortgage Loan that is three months or more in arrears, $N = 0.25$).

The result of the calculation in this paragraph (ii) above is multiplied by the Asset Percentage.

B = the CHF Equivalent of the aggregate cash amount standing to the credit of the General Bank Account and the Cover Pool Bank Account as of the previous Cut-off Date;

C = the CHF Equivalent of the aggregate outstanding principal balance of any Substitute Assets (excluding cash already accounted for under item "B" above);

X = if the Issuer's short-term deposit rating is equal to or higher than 'F1' by Fitch or its long-term deposit rating is equal to or higher than 'A-' by Fitch or, if no deposit rating is available, the Fitch Short-Term Issuer Default Rating is equal to or higher than 'F1' or the Fitch Long-Term Issuer Default Rating is equal to or higher than 'A-', zero; otherwise an amount equal to the Deposit Set-Off Amount;

Z = (a) zero, if the Issuer's Fitch Long-Term Issuer Default Rating is at least 'A-' or the Issuer's Fitch Short-Term Issuer Default Rating is at least 'F1'; or

(b) the weighted average remaining maturity (expressed in years) of all Covered Bonds then outstanding multiplied by the CHF Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds multiplied by the Negative Carry Factor, provided that provided that if the weighted average remaining maturity of all 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.

Interest Coverage Test

Please note: the below is only a summary of the Interest Coverage Test. For a complete description of defined terms, please refer to the programme's base prospectus.

The Interest Coverage Test is met on a specific Test Date if: $A \geq B$

where,

A = the aggregate amount of Income Receipts expected to be received in respect of the relevant Mortgage Loans plus interests expected to be received in respect of any Substitute Assets in the Cover Pool plus amounts standing to the credit of the Liquidity Reserve Fund (together the Revenues Receipts), in the period from and including the previous Cut-off Date to the date which falls 12 months after such Cut-off Date, net of the costs and expenses to be paid by the Guarantor during that same period; and

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