

ZKB Tracker Certificate Dynamic on MGF Durable Equities hCHF

14.11.2019 - Open End | Swiss Security Code 42 980 994

Summary

This Summary is to be understood as an introduction to the present Final Terms. Any investment decision in relation to the products must be based on the information contained in the Base Prospectus and in these Final Terms in their entirety and not on the Summary. In particular, each investor should consider the risk factors contained in these Final Terms and in the Base Prospectus.

The Issuer can only be held liable for the content of this Summary if the Summary is misleading, incorrect or contradictory when read together with the other parts of the Final Terms and the Base Prospectus.

Information on the securities
Type of product: ZKB Tracker Certificate Dynamic SSPA Category: Tracker Certificate (1300, acc. to the Swiss Derivative Map) ISIN: CH0429809947 Symbol: MGDURZ Issuer: Zürcher Kantonalbank Underlying: MGF Durable Equities hCHF Initial Fixing Date: 7 November 2019 Settlement Date: 14 November 2019 Final Fixing Date: --- (Open End) Redemption Date: --- (Open End) Type of settlement: cash
Information concerning the offer and admission to trading
Place of the offer: Switzerland Notional Amount/Denomination/Trading Units: CHF 20'000'000.00/CHF 100.00/1 Structured Product or multiples thereof Issue price: CHF 100.00 Selling restrictions: EEA, U.S.A./U.S. persons, United Kingdom, Guernsey Information on listing: Application to list on the SIX Swiss Exchange will be filed, the first provisory trading day will be 14 November 2019

New Issue

1. Product Description

Product Category/Name

Participation Product/Tracker Certificate (1300, according to the "Swiss Derivative Map" provided by the Swiss Structured Products Association)

CISA Notification

This is a Structured Product. It does not constitute a collective investment scheme within the meaning of the Swiss Federal Act on Collective Investment Schemes (CISA) and it is not subject to authorisation or supervision by FINMA. The issuer risk is borne by investors.

Investment Profile

The composition of the Underlying of this Structured Product is managed **dynamically** and **discretionary** over the course of its term.

The investment manager, MG Finance, ensures that the investment universe consists of shares of companies that meet sustainability criteria. This enables the investor to reduce financial as well as non-financial risks or even reputational risks compared to a standard portfolio. The Investment Manager then selects the various securities so that the investor can benefit from the exposure in the selected portfolio. In order to reduce currency risks, foreign currencies are hedged against CHF.

Further information about the investment strategy – if available – can be obtained free of charge from Zürcher Kantonalbank, Bahnhofstrasse 9, 8001 Zürich, department VRIE or by way of e-Mail address documentation@zkb.ch.

Title Universe	The investment universe consists of securities listed on a recognised stock exchange. The Investment Manager subjects these securities to an ESG filter to ensure that the investment universe includes only securities that meet sustainability criteria. In addition to investing in securities, the Investment Manager may decide to make a cash allocation, invest in bond ETFs or in so called Short-ETFs, if considered necessary to reduce exposure to the equity market. The Underlying Components are listed on an accredited exchange (World Federation of Exchanges or FESE (Federation of European Securities Exchanges)). The current composition of the Underlying may be viewed publicly at www.zkb.ch/structuredproducts .
Rebalancing	The Investment Manager rebalances the Underlying on a discretionary basis based on its qualified opinion of the market. The Investment Manager may perform up to 12 rebalancing transactions per year. In the event of additional rebalancing, the Issuer reserves the right to adjust the annual fee or to increase the transaction fee. The Issuer reserves the right to reject any transaction of any security initiated by the Investment Manager in case such transaction conflicts with internal or external requirements. Rebalancing is carried out at the current market value of the underlying assets (average of the net prices of the underlying assets converted into the basket currency by the Issuer). The current composition of the Underlying is indicated in the annex to this term sheet.
Issuer	Zürcher Kantonalbank, Zurich
Rating of the Issuer	Standard & Poor's AAA, Moody's Aaa, Fitch AAA
Lead Manager, Paying Agent, Exercise Agent and Calculation Agent	Zürcher Kantonalbank, Zurich
Investment Manager	MG Finance SA, Pully MG Finance SA is a securities dealer according to the Swiss Federal Act on Securities Exchanges and Securities Trading (BEHG; SR 954.1), MG Finance SA is subject to the prudential supervision of the FINMA, Laupenstrasse 27, CH-3003 Bern, http://www.finma.ch .
Symbol/ Swiss Security Code/ISIN	MGDURZ/ 42 980 994/CH0429809947
Notional Amount/Denomination/ Trading Units	CHF 20'000'000.00/CHF 100.00/1 Structured Product or multiples thereof
Number of Structured Products	Up to 200'000, with the right to increase
Issue Price	CHF 100.00 / 100.00% of Basket Value on the Initial Fixing Date
Currency	CHF

Underlying per Initial Fixing Date	Component	ISIN / Bloomberg	Related Exchange	*Currency / Initial Fixing Value	Weight in %	No. of Shares/ Amount
	Acciona SA	ES0125220311 /ANA SQ	Sociedad de Bolsas	92.9832	2.00	0.019563
	Adidas AG	DE000A1EWWW0 /ADS GY	Xetra	273.9473	2.00	0.006640
	Agilent Technologies Inc	US00846U1016 /A UN	New York Stock Exchange	75.9990	2.00	0.026448
	American Water Works Co Inc	US0304201033 /AWK UN	New York Stock Exchange	118.6577	2.00	0.016939
	Astrazeneca Plc	GB0009895292 /AZN LN	London Stock Exchange	73.0515	2.00	0.021467
	Ball Corp	US0584981064 /BLL UN	New York Stock Exchange	65.5393	2.00	0.030669
	Baxter International Inc	US0718131099 /BAX UN	New York Stock Exchange	77.9340	2.00	0.025791
	Beyond Meat Inc	US08862E1091 /BYND UW	NASDAQ GS	79.2513	2.00	0.025362
	Bureau Veritas SA	FR0006174348 /BVI FP	Euronext Paris	23.2295	2.00	0.078306
	Cap Gemini	FR0000125338 /CAP FP	Euronext Paris	105.0099	2.00	0.017322
	Danaher Corp	US2358511028 /DHR UN	New York Stock Exchange	134.6722	2.00	0.014925

DANONE	FR0000120644 /BN FP	Euronext Paris	73.9350	2.00	0.024603
Ecolab Inc	US2788651006 /ECL UN	New York Stock Exchange	191.1470	2.00	0.010515
Encavis AG	DE0006095003 /CAP GY	Xetra	8.7851	2.00	0.207055
Engie SA	FR0010208488 /ENGI FP	Euronext Paris	14.3765	2.00	0.126526
Falck Renewables S.p.A	IT0003198790 /FKR IM	Borsa Italiana	3.9718	2.00	0.457979
First Solar Inc	US3364331070 /FSLR UW	NASDAQ	52.9596	2.00	0.037953
Geberit AG	CH0030170408 /GEBN SE	SIX Swiss Exchange	508.2322	2.00	0.003935
Gurit Holding AG	CH0008012236 /GUR SE	SIX Swiss Exchange	1432.7049	2.00	0.001396
Iberdrola SA	ES0144580Y14 /IBE SQ	Madrid	8.9203	2.00	0.203916
Kingspan Group PLC	IE0004927939 /KSP ID	Irish Stock Exchange (Dublin)	46.3863	2.00	0.039214
Koninklijke DSM NV	NL0000009827 /DSM NA	Euronext Amsterdam	115.9759	2.00	0.015684
Koninklijke Philips Electronics NV	NL0000009538 /PHIA NA	Euronext Amsterdam	40.0394	2.00	0.045430
LEGRAND SA	FR0010307819 /LR FP	Euronext Paris	69.6354	2.00	0.026122
Linde PLC	IE00BZ12WP82 /LIN GY	Xetra	182.2217	2.00	0.009982
Medtronic PLC	IE00BTN1Y115 /MDT UN	New York Stock Exchange	106.5997	2.00	0.018856
Nike Inc	US6541061031 /NKE UN	New York Stock Exchange	90.2296	2.00	0.022276
Nordex SE	DE000A0D6554 /NDX1 GY	Xetra	11.5625	2.00	0.157318
Orsted A/S	DK0060094928 /ORSTED DC	Copenhagen	576.7786	2.00	0.023566
Sanofi SA	FR0000120578 /SAN FP	Euronext Paris	82.6264	2.00	0.022015
Schneider Electric SA	FR0000121972 /SU FP	Euronext Paris	87.1889	2.00	0.020863
SGS Ltd	CH0002497458 /SGSN SE	SIX Swiss Exchange	2537.9406	2.00	0.000788
Siemens Gamesa Renewable Energy SA	ES0143416115 /SGRE SQ	Madrid	12.4697	2.00	0.145874
Siemens Healthineers AG	DE000SHL1006 /SHL GY	Xetra	42.8698	2.00	0.042431
SMA Solar Technology AG	DE000A0DJ6J9 /S92 GY	Xetra	26.8962	2.00	0.067630
SNAM S.p.A.	IT0003153415 /SRG IM	Mercato Continuo Italiano	4.6166	2.00	0.394014
Stadler Rail AG	CH0002178181 /SRAIL SE	SIX Swiss Exchange	47.0519	2.00	0.042506
Starbucks Corp	US8552441094 /SBUX UW	NASDAQ	82.4699	2.00	0.024373
Stora Enso Oyj	FI0009005961 /STERV FH	Helsinki	12.6861	2.00	0.143385
Thermo Fisher Scientific Inc	US8835561023 /TMO UN	New York Stock Exchange	293.7201	2.00	0.006843
Tomra Systems ASA	NO0005668905 /TOM NO	Oslo	254.9106	2.00	0.071842
Unilever NV	NL0000388619 /UNA NA	Euronext Amsterdam	53.9420	2.00	0.033721
Uniper SE	DE000UNSE018 /UN01 GY	Düsseldorf	27.9436	2.00	0.065095
UPM-Kymmene OYJ	FI0009005987 /UPM FH	Helsinki	30.7875	2.00	0.059082
Valeo SA	FR0013176526 /FR FP	Euronext Paris	35.5816	2.00	0.051122
Varta AG	DE000A0TGJ55	Xetra	105.9070	2.00	0.017175

	^VAR1 GY					
Veolia	FR0000124141	Euronext Paris	22.8978	2.00	0.079440	
Environnement	^VIE FP					
Vestas Wind	DK0010268606	Copenhagen	602.1552	2.00	0.022573	
Systems A/S	^WWS DC					
Waste Management	US94106L1098	New York	110.1886	2.00	0.018241	
Inc	^WM UN	Stock Exchange				
Wolters Kluwer NV	NL0000395903	Euronext	63.8606	2.00	0.028484	
	^WKL NA	Amsterdam				

* Local taxes, transactions fees and foreign commissions are, if applicable, included in the Initial Fixing Value of each component and are thus borne by the holders of the Structured Product. This applies particularly, though not exclusively, when exercising rights associated with the Structured Product and/or a Rebalancing.

Basket Value

CHF 100.00 on Initial Fixing Date

The terms and conditions of the present product have been adjusted due to Corporate Actions, refer to table Corporate Actions.

Ratio

1 ZKB Tracker Certificate Dynamic represents 1 Underlying

Dividend Payments

No dividends will be paid out. The dividend as a whole will be reinvested into the Structured Product in the form of a net dividend.

Initial Fixing Date

7 November 2019

Settlement Date

14 November 2019

Redemption right of the Issuer

The Issuer has the right to redeem the outstanding Structured Products quarterly on the 15th day of March, June, September and December (fixing date; modified following), for the first time on 16 December 2019. On the fixing date, the redemption amount is determined, which is governed by the information under the section Redemption Method. The announcement and thus the declaration of intent to exercise the Redemption right is made with a notice period of 20 banking days via the official publication channel of the SIX Swiss Exchange. No statement of reasons is required. The redemption will be executed with a value date of 5 bank working days after the fixing date (Redemption Date).

Right to return of the Investor

In addition to the possibility of selling the Structured Products in the secondary market, the investor has the right to return the product quarterly per 15th day of the months March, June, September and December (fixing date; modified following) to the Issuer, for the first time on 16 December 2019. On the fixing date, the redemption amount is determined, which is governed by the information under the section Redemption Method. The declaration of intent to exercise the Right to return must be received no later than 5 banking days before the respective fixing date (exercise date) by Zürcher Kantonalbank and must be sent to the following address: by letter post to Zürcher Kantonalbank, Sales Structured Products, IHHV, P.O. Box, 8010 Zürich or by email to derivate@zkb.ch. The repayment will be executed with a value date of 5 bank working days after the fixing date (Redemption Date). Should the Structured Products of the Investor be deposited in a custodian bank, the Investor needs additionally and in due time advise/inform his custodian bank according the notice of redemption.

Initial Fixing Level

7 November 2019, Net price of the components of the Underlying on a best effort basis (the Issuer has the right to expand the Initial Fixing period if required by current market conditions e.g. liquidity). Local taxes, transactions fees and foreign commissions are included in the Initial Fixing Value of each component if applicable.

Redemption Method

On Redemption Date, investors receive for every certificate 100% of the Underlying. The net asset value is calculated using the following formula on each trading day t:

$$IV_t = IV_{t-1} + IV_{t-1} * \sum_{i=1}^n \left[w_t^i * \left(\frac{BW_t^i - BW_{t-1}^i}{BW_{t-1}^i} * \frac{FX_t^i}{FX_{t-1}^i} + FXRoll_{t-1,t}^i \right) \right]$$

Fees

Where:

IV_t	Intrinsic value on trading day t ($IV_0 = CHF 100.00$)
n	Number of Underlyings
w_t^i	Weight in % of Underlying i at time t
BW_t^i	Price of Underlying i at time t
FX_t^i	Price of the currency of Underlying i at time t
$FXRoll_{t-1,t}^i$	Net interest income / interest expense in % of FX Rolls between time t-1 and t in the currency of underlying component i

Negative interests could be charged on any potential Cash Components (reference interest rate of the respective currency). This has a negative impact on the value of the structured product.

If capital events that were unknown at the time of issue take place during the life of the ZKB Tracker Certificate Dynamic, they shall be taken into account by adjusting the weighting of the affected Component of the Underlying accordingly.

Listing

Application to list on the SIX Swiss Exchange will be filed, the first provisory trading day will be 14 November 2019.

Annual Fee

Up to 1.65% p.a. The Annual Fee will be charged based on the value of the Structured Product and is pro rata temporis included in the trading price. Of the Annual Fee, the Issuer receives up to 0.35% p.a. and the Investment Manager receives 1.30% p.a. for their relevant duties.

Rebalancing Fee

A Rebalancing Fee of 0.10% of the transaction value will be charged per Rebalancing.

Clearing House

SIX SIS AG/Euroclear/Clearstream

Distribution fees

No distribution fees in the form of a discount on issue price, reimbursement of a part of the issue price or other one-off and/or periodic charges are paid out to one or several distribution partners of this Structured Product.

Sales: 044 293 66 65

SIX Telekurs: .zkb
Internet: www.zkb.ch/strukturierteprodukte

Reuters: ZKBSTRUCT
Bloomberg: ZKBY <go>

Key Elements of the Product

In terms of value, buying a ZKB Tracker Certificate Dynamic is equivalent to buying the Underlying less any Fees. A single, low-cost transaction gives investors the opportunity to participate fully in the performance of the Underlying. Dividend Payments of underlying components in the basket are paid out to the investor by means of Dividend reinvestment in the Underlying. Redemption is based on the weighted value of Underlying components on the Fixing Date.

Taxes

The Issuer reports the taxable factors (change to previous year's value) divided in the components income and capital gain to the Swiss Federal Tax Administration on 31 October each year. The income part is subject to Swiss income tax for private investors with Swiss tax domicile as per reporting date. The capital gain part is not subject to Swiss income tax. The product is not subject to Swiss withholding tax. The Federal securities transfer stamp tax is not levied on secondary market transactions. This product may be subject to additional withholding taxes or duties, such as related to FATCA, Sect. 871(m) U.S. Tax Code or foreign financial transaction taxes. Any payments due under this product are net of such taxes or duties.

The information above is a summary only of the Issuer's understanding of current law and practice in Switzerland relating to the taxation of Structured Products. The relevant tax law and practice may change. The Issuer does not assume any liability in connection with the above information. The tax information only provides a general overview and can not substitute the personal tax advice to the investor.

Documentation

This document is a non-binding English translation of the Final Terms (Endgültige Bedingungen) published in German and constituting the Final Terms in accordance with article 45 of the Federal Act on Financial Services (FinSA). The English language translation is provided for convenience only.

The binding German version of these Final Terms supplements the Base Prospectus approved by the SIX Swiss Exchange and published in German by the Issuer on 16 November 2020.

These Final Terms constitute a Simplified prospectus pursuant to article 5 para. 2 CISA in the version dated 1 March 2013. Together with the Base Prospectus (and together with any supplements) these Final Terms form the product documentation for this issue.

If this Product was the first time issued under the Base Prospectus of 16 November 2020, these Final Terms must be read in conjunction with the General Terms of the Securities (Allgemeine Bedingungen der Derivate), the Additional Terms and the Information on the Underlyings in the Base Prospectus of 16 November 2020. If this Product has been issued prior to the date of the Base Prospectus of 16 November 2020, these Final Terms shall be read in conjunction with the Base Prospectus of 16 November 2020 and together with the Existing Terms of the Products from the version of the Issuance Programme or Base Prospectus in force at the time of issuance that has been incorporated by reference in this Base Prospectus.

The Base Prospectus of the Issuer dated 16 November 2020 will cease to be valid on 16 November 2021. From and including this date, these Final Terms must be read together with the latest valid version of the Base Prospectus of the Issuer (including the information incorporated by reference into the latest valid version of the Base Prospectus from the Base Prospectus under which the Products the first time were issued), which follows the Base Prospectus of 16 November 2020.

Except as otherwise defined in these Final Terms, the terms used in these Final Terms have the meaning given to them in the Base Prospectus. In case of discrepancies between information or the provisions in these Final Terms and those in the Base Prospectus, the information and provisions in these Final Terms shall prevail. In the event of a listing of the products, the product documentation will be adapted, if and to the extent necessary, in accordance with the requirements of the relevant exchange. The present products will be issued in the form of uncertificated securities (Wertrechte) and registered as book-entry securities (Bucheffekten) with SIX SIS AG. Investors have no right to require the issuance of any certificates or any proof of evidence for the products.

These Final Terms and the Base Prospectus can be ordered free of charge at Zürcher Kantonalbank, Bahnhofstrasse 9, 8001 Zurich, dept. VRIE or by e-mail at documentation@zkb.ch. They are also available on <https://www.zkb.ch/finanzinformationen>.

Information on the Underlying

Information on the performance of the Underlying/a component of the Underlying is publicly available on www.bloomberg.com. Current annual reports are published on the website of the respective business entity. The transfer of the Underlying/a component of the Underlying is conducted in accordance with their respective statutes.

Notices

Any notice by the Issuer in connection with these Structured Products, in particular any notice in connection with modifications of the terms and conditions will be validly published on the website <https://zkb-finance.mdgms.com/products/stp/index.html> under the relevant Structured Product. The Swiss security code search button will lead you directly to the relevant Structured Product. The notices will be published in accordance with the rules issued by SIX Swiss Exchange for IBL (Internet Based Listing) on the website <https://www.six-exchange-regulation.com/en/home/publications/official-notices.html>

Governing Law/Jurisdiction

Swiss Law/Zurich

2. Profit and Loss Expectations after Year 1

Profit and Loss Expectations after Year 1

ZKB Tracker Certificate Dynamic

Basket		Redemption	
Value	Percent	ZKB Tracker Certificate Dynamic	Performance %
CHF 70.00	-30.00%	CHF 68.85	-31.16%
CHF 80.00	-20.00%	CHF 78.68	-21.32%
CHF 90.00	-10.00%	CHF 88.52	-11.49%
CHF 100.00	+0.00%	CHF 98.35	-1.65%
CHF 110.00	+10.00%	CHF 108.19	8.19%
CHF 120.00	+20.00%	CHF 118.02	18.02%
CHF 130.00	+30.00%	CHF 127.86	27.86%

Source: Zürcher Kantonalbank

The performance of the ZKB Tracker Certificate Dynamic is analog to the performance of the Underlying less any Fees. Rebalancing Fees are not included in the table above.

The figures in the table above are valid after Year 1 only and cannot be considered as a price indication for the present Structured Product during its lifetime. The price quoted in the secondary market can differ substantially from the table above. For presentation purposes it is assumed, that the currency of the Underlying remains constant during the lifetime of the present Structured Product.

3. Material Risks for Investors

Credit Risk Relating to Issuer

Obligations under these Structured Products constitute direct, unconditional and unsecured obligations of the Issuer and rank pari passu with other direct, unconditional and unsecured obligations of the Issuer. The value of the Structured Product does not only depend on the performance of the Underlying and other developments in the financial markets, but also on the solvency of the Issuer, which may change during the term of this Structured Product.

Specific Product Risks

Structured Products are complex financial instruments, which entail considerable risks and, accordingly, are only suitable for investors who have the requisite knowledge and experience and understand thoroughly the risks connected with an investment in these structured products and are capable of bearing the economic risks.

ZKB Tracker Certificate Dynamic is an investment product whose price fluctuates to the same degree as the Underlying less any Fees. Depending on price trends, the price of a ZKB Tracker Certificate Dynamic could fall below the Issue Price. The risk profile of the ZKB Tracker Certificate Dynamic corresponds to that of the Underlying. The ZKB Tracker Certificate Dynamic is denominated in CHF. If the investor's reference currency differs from the CHF, the investor bears the risk between the CHF and his reference currency.

Investments with regard to Emerging Markets are exposed to several risk factors especially political or economic risks. The political system, the continuity and the political culture of emerging markets might be totally different compared to developed countries and might therefore cause a negative influence on the Underlying and/or the currencies. The relevant Underlyings and currencies are generally not as liquid as those of developed countries. Purchase and sales might cause market fluctuations. Especially in emerging markets currency transfer restrictions and/or a connectivity to a reference currency are more likely.

4. Additional Terms

Modifications

If an extraordinary event as described in Section IV of the Issuance Programme occurs in relation to the Underlying/a component of the Underlying or if any other extraordinary event occurs, which makes it impossible or particularly cumbersome for the Issuer, to fulfill its obligations under the Structured Products or to calculate the value of the Structured Products, the Issuer shall at its own discretion take all the necessary actions and, if necessary may modify the terms and conditions of these Structured Products at its own discretion in such way, that the economic value of the Structured Products after occurrence of the extraordinary event corresponds, to the extent possible, to the economic value of the Structured Products prior to the occurrence of the extraordinary event. Specific modification rules for certain types of Underlyings stated in Section IV of the Issuance Programme shall prevail. If the Issuer determines, for whatever reason, that an adequate modification is not possible, the Issuer has the right to redeem the Structured Products early.

Market Disruptions

Compare specific provisions in the Issuance Programme.

Selling Restrictions

EEA, U.S.A./U.S. persons, GB, Guernsey

Prudential Supervision

As a bank within the meaning of the Swiss Federal Act on Banks and Savings Banks (BankG; SR 952.0) and a securities dealer within the meaning of the Swiss Federal Act on Securities Exchanges and Securities Trading (BEHG; SR 954.1), Zürcher Kantonalbank is subject to the prudential supervision of FINMA, Laupenstrasse 27, CH-3003 Bern, <http://www.finma.ch>.

Recording of Telephone Conversations

Investors are reminded that telephone conversations with trading or sales units of Zürcher Kantonalbank are recorded. Investors, engaging in telephone conversations with these units provide their tacit consent to the recording of their conversations.

Further Information

This document constitutes neither an offer nor a recommendation or invitation to purchase financial instruments and can't replace the individual investor's own judgement. The information contained in this document does not constitute investment advice but is intended solely as a product description. An investment decision should in any case be made on the basis of these Final Terms and the issuance programme. Particularly, before entering into a transaction, the investor should, if necessary with the assistance of an advisor, examine the conditions for investment in the Product in consideration of his personal situation with regard to legal, regulatory, tax and other consequences. Only an investor who is aware of the risks of the transaction and has the financial capacity to bear any losses should enter into such transactions.

Material Changes

Since the end of the last financial year or the date of the interim financial statements, there have been no material changes in the assets, financial or revenue position of the Issuer.

Responsibility for the Final Terms

Zürcher Kantonalbank, Zurich, assumes responsibility for the content of these Final Terms and hereby declares that, to its knowledge, the information contained in these Final Terms is correct and no material circumstances have been omitted.

Zurich, 6 November 2019, last update on 23 February 2021

Underlying on 23 02 2021

Component	ISIN / Bloomberg	Related Exchange	*Currency / Initial Fixing Value	Weight in %	No. of Shares/ Amount
Acciona SA	ES0125220311 /ANA SM	Bolsa de Madrid	136.3744	0.75	0.008365
Adidas AG	DE000A1EWWW0 /ADS GY	Xetra	289.8891	0.60	0.003148
Agilent Technologies Inc	US00846U1016 /A UN	New York Stock Exchange	125.8241	0.46	0.006769
Air Liquide	FR0000120073 /AI FP	Euronext Paris	131.3683	0.98	0.011347
American Water Works Co Inc	US0304201033 /AWK UN	New York Stock Exchange	155.0248	0.78	0.009315
Ball Corp	US0584981064 /BLL UN	New York Stock Exchange	89.7102	0.83	0.017129
Ballard Power Systems Inc	CA0585861085 /BLDP CT	Toronto Stock Exchange	39.3273	1.86	0.110294
Beyond Meat Inc	US08862E1091 /BYND UW	NASDAQ GS	160.1897	1.13	0.013060
Bloom Energy Corp	US0937121079 /BE UN	New York Stock Exchange	31.2887	0.76	0.044970
Bureau Veritas SA	FR0006174348 /BVI FP	Euronext Paris	21.8744	0.56	0.038939
Canadian Solar Inc	CA1366351098 /CSIQ UW	NASDAQ	51.1888	0.74	0.026764
Carbios SA	FR0011648716 /ALCRB FP	Euronext Paris	52.9291	1.11	0.031898
Ceres Power Holdings PLC	GB00BG5KQW09 /CWR LN	London Stock Exchange	13.3077	2.10	0.207662
Cash CHF	CH0002748082 /CHF	other	1.0000	45.08	74.763827
Danaher Corp	US2358511028 /DHR US	New York Stock Exchange	230.0397	0.58	0.004668
Daqo New Energy Corp ADR	US23703Q2030 /DQ UN	New York Stock Exchange	99.9300	0.91	0.016859
Ecolab Inc	US2788651006 /ECL UN	New York Stock Exchange	206.8430	0.75	0.006713
EDP Renovaveis SA	ES0127797019 /EDPR PL	Euronext Lisbon (not PEX)	19.4063	0.81	0.063486
Enphase Energy Inc	US29355A1079 /ENPH UQ	NASDAQ GM	182.2775	0.73	0.007415
Falck Renewables S.p.A	IT0003198790 /FKR IM	Borsa Italiana	5.9557	0.98	0.250282
First Solar Inc	US3364331070 /FSLR UW	NASDAQ	88.8011	0.62	0.012926
FuelCell Energy Inc	US35952H6018 /FCEL UQ	NASDAQ GM	19.6403	1.45	0.136684
GCL-Poly Energy Holdings Ltd	KYG3774X1088 /3800 HK	Hong Kong Stock Exchange	2.7273	1.30	6.842247
Geberit AG	CH0030170408 /GEBN SE	SIX Swiss Exchange	549.8590	0.65	0.001961
Gurit Holding AG	CH0008012236 /GUR SE	SIX Swiss Exchange	2416.1860	0.56	0.000384
Hannon Armstrong Sustainable Infrastructure Capital Inc	US41068X1000 /HASI UN	New York Stock Exchange	61.0328	0.66	0.020021
Iberdrola SA	ES0144580Y14 /IBE SM	Bolsa de Madrid	10.3558	0.38	0.055813
iShares USD Treasury Bond 1-3yr UCITS ETF	IE00BK7XZ629 /IBTC SE	SIX Swiss Exchange	5.0412	5.00	1.644904
ITM Power PLC	GB00B0130H42 /ITM LN	London Stock Exchange	5.3250	1.79	0.442355
JinkoSolar Holding Co Ltd	US47759T1007 /JKS UN	New York Stock Exchange	56.3436	0.46	0.015115
LEGRAND SA	FR0010307819 /LR FP	Euronext Paris	73.4925	0.64	0.013246
Linde PLC	IE00BZ12WP82	Xetra	206.1483	0.69	0.005091

Maxeon Solar Technologies Pte. Ltd	/LIN GY SGXZ25336314 /MAXN UW	NASDAQ GS	39.4345	1.23	0.057747
McPhy Energy SA	FR0011742329 /MCPHY FP	Euronext Paris	29.6434	0.57	0.029247
Medtronic PLC	IE00BTN1Y115 /MDT UN	New York Stock Exchange	112.6572	0.63	0.010353
Meyer Burger Technology AG	CH0108503795 /MBTN SE	SIX Swiss Exchange	0.4879	0.62	2.107398
NEL ASA	NO0010081235 /NEL NO	Oslo	27.1818	1.16	0.668841
Neoen SPA	FR0011675362 /NEOEN FP	Euronext Paris	50.1043	0.63	0.019125
Nibe Industrier AB	SE0008321293 /NIBEB SS	Nasdaq Stockholm	278.7394	0.94	0.051659
Nike Inc	US6541061031 /NIKE UN	New York Stock Exchange	141.3985	0.92	0.012046
Plug Power Inc	US72919P2020 /PLUG UR	NASDAQ CM	54.1558	1.75	0.059826
PowerCell Sweden AB	SE0006425815 /PCELL SS	Nasdaq Stockholm	340.6298	0.69	0.031030
Koninklijke Philips Electronics NV	NL0000009538 /PHIA NA	Euronext Amsterdam	46.6880	1.15	0.037465
Scatec ASA	NO0010715139 /SCATC NO	Oslo Bors	260.4800	0.57	0.034296
Schneider Electric SA	FR0000121972 /SU FP	Euronext Paris	126.1680	0.88	0.010609
SFC Energy AG	DE0007568578 /F3C GY	Xetra	28.0268	1.18	0.064039
SGS Ltd	CH0002497458 /SGSN SE	SIX Swiss Exchange	2646.4998	0.64	0.000401
SMA Solar Technology AG	DE000A0DJ6J9 /S92 GY	Xetra	54.0420	0.97	0.027301
SolarEdge Technologies Inc	US83417M1045 /SEDG UW	NASDAQ	310.8089	0.65	0.003872
Solaria Energia y Medio Ambiente SA	ES0165386014 /SLR SQ	Sociedad de Bolsas	19.6692	0.75	0.057998
Starbucks Corp	US8552441094 /SBUX UW	NASDAQ	102.8870	0.74	0.013316
SunPower Corp	US8676524064 /SPWR UW	NASDAQ	35.7742	0.89	0.046060
Sunrun Inc	US86771W1053 /RUN UW	NASDAQ	66.7632	0.77	0.021353
Just Eat Takeaway.com NV	NL0012015705 /TKWY NA	Euronext Amsterdam	83.9181	0.78	0.014138
Thermo Fisher Scientific Inc	US8835561023 /TMO UN	New York Stock Exchange	474.2952	0.95	0.003708
Tomra Systems ASA	NO0005668905 /TOM NO	Oslo	372.2518	0.52	0.021893
Vetropack Holding SA	CH0530235594 /VETN SE	SIX Swiss Exchange	57.9660	0.59	0.016881
Voltaia SA	FR0011995588 /VLTSA FP	Euronext Paris	23.9517	0.62	0.039372
Wacker Chemie AG	DE000WCH8881 /WCH GY	Xetra	108.2636	0.91	0.012785
Waste Management Inc	US94106L1098 /WMM UN	New York Stock Exchange	111.0389	0.60	0.010004

* Local taxes, transactions fees and foreign commissions are, if applicable, included in the Initial Fixing Value of each component and are thus borne by the holders of the Structured Product. This applies particularly, though not exclusively, when exercising rights associated with the Structured Product and/or a Rebalancing.

Corporate Actions

Date	Underlying	Action	Amount old	Amount new
		Rebalancing on 16.01.2020		
16.01.2020	Air Liquide	Buy	-	0.017244
16.01.2020	DANONE	Sell	0.024603	-
16.01.2020	EDP Renovaveis SA	Buy	-	0.204662
16.01.2020	ITM Power PLC	Buy	-	1.636950
16.01.2020	Koninklijke DSM NV	Sell	0.015684	-
16.01.2020	NEL ASA	Buy	-	2.110263
16.01.2020	Stora Enso Oyj	Sell	0.143385	-
16.01.2020	UPM-Kymmene OYJ	Sell	0.059082	-
16.01.2020	Valeo SA	Sell	0.051122	-
		Rebalancing on 20.02.2020		
20.02.2020	Astrazeneca Plc	Sell	0.021871	-
20.02.2020	Ballard Power Systems Inc	Buy	-	0.167121
20.02.2020	Nordex SE	Sell	0.160795	-
20.02.2020	Plug Power Inc	Buy	-	0.367944
20.02.2020	Unilever NV	Sell	0.034466	-
20.02.2020	Vetropack Holding SA	Buy	-	0.000689
15.04.2020	NEL ASA	Capital Increase on 15.04.2020	No. of Shares old 2.512485	No. of Shares new 2.515050
04.05.2020	Vetropack Holding SA	Change of Identification (ISIN, Valor, Name, BB) on 04.05.2020	ISIN old CH0006227612	ISIN new CH0530235594
04.05.2020	Vetropack Holding SA	Change of Identification (ISIN, Valor, Name, BB) on 04.05.2020	CH Security Code old 622761	CH Security Code new 53023559
04.05.2020	Vetropack Holding SA	Change of Identification (ISIN, Valor, Name, BB) on 04.05.2020	Name old Vetropack Holding SA	Name new Vetropack Holding SA
04.05.2020	Vetropack Holding SA	Change of Identification (ISIN, Valor, Name, BB) on 04.05.2020	BB Code old VET SE	BB Code new VETN SE
04.05.2020	Vetropack Holding SA	Stock Split on 04.05.2020	No. of Shares old 0.000700	No. of Shares new 0.03500
04.05.2020	Vetropack Holding SA	Stock Split on 04.05.2020	Initial Fixing Value old 2931.4019	Initial Fixing Value new 58.63
		Rebalancing on 17.06.2020		
17.06.2020	Baxter International Inc	Sell	0.026094	-
17.06.2020	Nikola Corporation	Buy	-	0.035577
		Rebalancing on 19.06.2020		
19.06.2020	Stadler Rail AG	Sell	0.043357	-
19.06.2020	Takeaway.com N.V.	Buy	-	0.018559
		Rebalancing on 22.06.2020		
22.06.2020	Cash CHF	Buy	-	5.126502
22.06.2020	ITM Power PLC	Sell	1.763969	-
		Rebalancing on 06.07.2020		
06.07.2020	Ballard Power Systems Inc	Rebalancing	0.177046	0.213263
06.07.2020	Bloom Energy Corp	Buy	-	0.166420
06.07.2020	Cash CHF	Sell	5.126502	-
06.07.2020	FuelCell Energy Inc	Buy	-	0.630442
06.07.2020	Takeaway.com N.V.	Rebalancing	0.018599	0.028958
07.07.2020	Koninklijke Philips Electronics NV	Stock Dividend on 07.07.2020	No of Shares old 0.046958	No of Shares new 0.047911
		Rebalancing on 24.07.2020		
24.07.2020	Acciona SA	Rebalancing	0.020603	0.009084
24.07.2020	Adidas AG	Rebalancing	0.006864	0.003196
24.07.2020	Agilent Technologies Inc	Rebalancing	0.027688	0.013239
24.07.2020	Air Liquide	Rebalancing	0.017783	0.007870
24.07.2020	American Water Works Co Inc	Rebalancing	0.017753	0.008763
24.07.2020	Ball Corp	Rebalancing	0.032100	0.013887
24.07.2020	Ballard Power Systems Inc	Sell	0.213263	-
24.07.2020	Beyond Meat Inc	Sell	0.026426	-
24.07.2020	Bloom Energy Corp	Sell	0.166420	-
24.07.2020	Cap Gemini	Sell	0.018130	-
24.07.2020	Cash CHF	Buy	-	52.964639
24.07.2020	Danaher Corp	Rebalancing	0.015590	0.009215
24.07.2020	Ecolab Inc	Rebalancing	0.011013	0.006079
24.07.2020	EDP Renovaveis SA	Rebalancing	0.208362	0.130043
24.07.2020	Encavis AG	Sell	0.218124	-
24.07.2020	Falck Renewables S.p.A	Rebalancing	0.479637	0.285653
24.07.2020	First Solar Inc	Sell	0.039545	-
24.07.2020	FuelCell Energy Inc	Sell	0.630442	-
24.07.2020	Gurit Holding AG	Rebalancing	0.001413	0.000761
24.07.2020	Iberdrola SA	Rebalancing	0.214222	0.113415
24.07.2020	iShares Core CHF Corporate Bond (CH) ETF	Buy	-	0.035355

Corporate Actions

Date	Underlying	Action		
24.07.2020	iShares USD Treasury Bond 1-3yr UCITS ETF	Buy	-	0.028083
24.07.2020	Kingspan Group PLC	Sell	0.040539	-
24.07.2020	Linde PLC	Rebalancing	0.010457	0.005202
24.07.2020	NEL ASA	Sell	2.329516	-
24.07.2020	Nikola Corporation	Sell	0.035787	-
24.07.2020	Orsted A/S	Sell	0.024633	-
24.07.2020	Plug Power Inc	Sell	0.379634	-
24.07.2020	Siemens Gamesa Renewable Energy SA	Sell	0.150804	-
24.07.2020	SMA Solar Technology AG	Sell	0.069916	-
24.07.2020	Tomra Systems ASA	Rebalancing	0.078918	0.045147
24.07.2020	Uniper SE	Sell	0.069938	-
24.07.2020	Varta AG	Sell	0.017755	-
24.07.2020	Vestas Wind Systems A/S	Sell	0.023565	-
		Rebalancing on 13.08.2020	Amount old	Amount new
13.08.2020	Ballard Power Systems Inc	Buy	-	0.178821
13.08.2020	Bloom Energy Corp	Buy	-	0.184327
13.08.2020	Canadian Solar Inc	Buy	-	0.076262
13.08.2020	Carbios SA	Buy	-	0.062792
13.08.2020	Cash CHF	Rebalancing	52.964639	27.941954
13.08.2020	First Solar Inc	Buy	-	0.026310
13.08.2020	JinkoSolar Holding Co Ltd	Buy	-	0.090418
13.08.2020	Neoen SPA	Buy	-	0.039161
13.08.2020	SMA Solar Technology AG	Buy	-	0.052585
13.08.2020	Solaria Energia y Medio Ambiente SA	Buy	-	0.116210
13.08.2020	SunPower Corp	Buy	-	0.162184
13.08.2020	Sunrun Inc	Buy	-	0.042450
13.08.2020	Voltaia SA	Buy	-	0.085787
13.08.2020	Wacker Chemie AG	Buy	-	0.026215
		Rebalancing on 24.08.2020	Amount old	Amount new
24.08.2020	Ball Corp	Rebalancing	0.014147	0.034366
24.08.2020	Beyond Meat Inc	Buy	-	0.026356
24.08.2020	Cash CHF	Rebalancing	27.941954	0.164515
24.08.2020	Ceres Power Holdings PLC	Buy	-	0.440340
24.08.2020	Ecolab Inc	Rebalancing	0.006193	0.013463
24.08.2020	ERG SpA	Buy	-	0.124677
24.08.2020	iShares USD Treasury Bond 1-3yr UCITS ETF	Rebalancing	0.028608	0.023571
24.08.2020	ITM Power PLC	Buy	-	0.898469
24.08.2020	Linde PLC	Rebalancing	0.005196	0.010614
24.08.2020	NEL ASA	Buy	-	1.408917
24.08.2020	PowerCell Sweden AB	Buy	-	0.109080
27.08.2020	Maxeon Solar Technologies Pte. Ltd	Spin-off of SunPower Corp on 27.08.2020	No. of Shares old	No. of Shares new
			-	0.020300
14.09.2020	NEL ASA	Rights Issue on 14.09.2020	No. of Shares old	No. of Shares new
			1.419408	1.419815
30.09.2020	NEL ASA	Annulation of Rights Issue on 30.09.2020	No. of Shares old	No. of Shares new
			1.465138	1.464731
		Rebalancing on 09.10.2020	Amount old	Amount new
09.10.2020	Cash CHF	Rebalancing	0.164515	0.466415
09.10.2020	Falck Renewables S.p.A	Rebalancing	0.285453	0.513109
09.10.2020	First Solar Inc	Rebalancing	0.026242	0.045885
09.10.2020	FuelCell Energy Inc	Buy	-	0.910155
09.10.2020	iShares Core CHF Corporate Bond (CH) ETF	Sell	0.035355	-
09.10.2020	iShares USD Treasury Bond 1-3yr UCITS ETF	Sell	0.023571	-

Corporate Actions

Date	Underlying	Action		
09.10.2020	Maxeon Solar Technologies Pte. Ltd	Rebalancing	0.020300	0.111998
09.10.2020	Meyer Burger Technology AG	Buy	-	4.385923
09.10.2020	Nibe Industrier AB	Buy	-	0.107329
09.10.2020	PowerCell Sweden AB	Rebalancing	0.109080	0.161354
09.10.2020	Sanofi SA	Sell	0.023216	-
09.10.2020	Siemens Healthineers AG	Sell	0.044124	-
09.10.2020	SNAM S.p.A.	Sell	0.420730	-
10.11.2020	ITM Power PLC	Capital Increase on 10.11.2020	No. of Shares old	No. of Shares new
			0.882161	0.882611
		Rebalancing on 23.11.2020	Amount old	Amount new
23.11.2020	AFC Energy PLC	Buy	-	6.133231
23.11.2020	Engie SA	Sell	0.128964	-
23.11.2020	ERG SpA	Sell	0.124253	-
23.11.2020	McPhy Energy SA	Buy	-	0.057018
23.11.2020	SFC Energy AG	Buy	-	0.122551
23.11.2020	Veolia Environnement	Sell	0.082809	-
		Rebalancing on 02.12.2020	Amount old	Amount new
02.12.2020	AFC Energy PLC	Sell	6.133231	-
02.12.2020	Ballard Power Systems Inc	Sell	0.235196	-
02.12.2020	Bloom Energy Corp	Sell	0.183222	-
02.12.2020	Canadian Solar Inc	Sell	0.075805	-
02.12.2020	Cash CHF	Rebalancing	0.466415	30.659214
02.12.2020	First Solar Inc	Sell	0.046102	-
02.12.2020	FuelCell Energy Inc	Sell	0.914453	-
02.12.2020	JinkoSolar Holding Co Ltd	Sell	0.089876	-
02.12.2020	SunPower Corp	Sell	0.161212	-
		Rebalancing on 21.12.2020	Amount old	Amount new
21.12.2020	Ballard Power Systems Inc	Buy	-	0.119573
21.12.2020	Bloom Energy Corp	Buy	-	0.091743
21.12.2020	Canadian Solar Inc	Buy	-	0.053790
21.12.2020	Cash CHF	Rebalancing	30.659214	0.380001
21.12.2020	Daqo New Energy Corp ADR	Buy	-	0.033355
21.12.2020	Enphase Energy Inc	Buy	-	0.014900
21.12.2020	First Solar Inc	Buy	-	0.026390
21.12.2020	FuelCell Energy Inc	Buy	-	0.276391
21.12.2020	GCL-Poly Energy Holdings Ltd	Buy	-	12.539327
21.12.2020	Hannon Armstrong Sustainable Infrastructure Capital Inc	Buy	-	0.041198
21.12.2020	JinkoSolar Holding Co Ltd	Buy	-	0.030836
21.12.2020	Plug Power Inc	Buy	-	0.079245
21.12.2020	SolarEdge Technologies Inc	Buy	-	0.007829
21.12.2020	SunPower Corp	Buy	-	0.091278
21.12.2020	Scatec ASA	Buy	-	0.071119
		Rebalancing on 23.12.2020	Amount old	Amount new
23.12.2020	Ballard Power Systems Inc	Rebalancing	0.119573	0.227125
23.12.2020	Wolters Kluwer NV	Sell	0.029361	-
		Rebalancing on 23.02.2021	Amount old	Amount new
23.02.2021	Acciona SA	Rebalancing	0.016422	0.008365
23.02.2021	Adidas AG	Rebalancing	0.006447	0.003148
23.02.2021	Agilent Technologies Inc	Rebalancing	0.013817	0.006769
23.02.2021	Air Liquide	Rebalancing	0.023584	0.011347
23.02.2021	American Water Works Co Inc	Rebalancing	0.019033	0.009315
23.02.2021	Ball Corp	Rebalancing	0.035341	0.017129
23.02.2021	Ballard Power Systems Inc	Rebalancing	0.227125	0.110294
23.02.2021	Beyond Meat Inc	Rebalancing	0.027039	0.013060
23.02.2021	Bloom Energy Corp	Rebalancing	0.091435	0.044970
23.02.2021	Bureau Veritas SA	Rebalancing	0.079526	0.038939
23.02.2021	Canadian Solar Inc	Rebalancing	0.053610	0.026764
23.02.2021	Carbios SA	Rebalancing	0.062375	0.031898
23.02.2021	Cash CHF	Rebalancing	0.379985	74.763827
23.02.2021	Ceres Power Holdings PLC	Rebalancing	0.442480	0.207662
23.02.2021	Danaher Corp	Rebalancing	0.009612	0.004668
23.02.2021	Daqo New Energy Corp ADR	Rebalancing	0.033243	0.016859
23.02.2021	Ecolab Inc	Rebalancing	0.013856	0.006713
23.02.2021	EDP Renovaveis SA	Rebalancing	0.129043	0.063486
23.02.2021	Enphase Energy Inc	Rebalancing	0.014850	0.007415
23.02.2021	Falck Renewables S.p.A	Rebalancing	0.511254	0.250282
23.02.2021	First Solar Inc	Rebalancing	0.026301	0.012926
23.02.2021	FuelCell Energy Inc	Rebalancing	0.275463	0.136684
23.02.2021	GCL-Poly Energy Holdings Ltd	Rebalancing	12.509805	6.842247
23.02.2021	Geberit AG	Rebalancing	0.004007	0.001961
23.02.2021	Gurit Holding AG	Rebalancing	0.000761	0.000384
23.02.2021	Hannon Armstrong Sustainable Infrastructure Capital Inc	Rebalancing	0.041059	0.020021
23.02.2021	Iberdrola SA	Rebalancing	0.112543	0.055813

Corporate Actions

Date	Underlying	Action		
23.02.2021	iShares USD Treasury Bond 1-3yr UCITS ETF	Buy	-	1.644904
23.02.2021	ITM Power PLC	Rebalancing	0.903296	0.442355
23.02.2021	JinkoSolar Holding Co Ltd	Rebalancing	0.030733	0.015115
23.02.2021	Just Eat Takeaway.com NV	Rebalancing	0.028448	0.014138
23.02.2021	Koninklijke Philips Electronics NV	Rebalancing	0.047074	0.037465
23.02.2021	LEGRAND SA	Rebalancing	0.027033	0.013246
23.02.2021	Linde PLC	Rebalancing	0.010620	0.005091
23.02.2021	Maxeon Solar Technologies Pte. Ltd	Rebalancing	0.115838	0.057747
23.02.2021	McPhy Energy SA	Rebalancing	0.056918	0.029247
23.02.2021	Medtronic PLC	Rebalancing	0.021467	0.010353
23.02.2021	Meyer Burger Technology AG	Rebalancing	4.385923	2.107398
23.02.2021	NEL ASA	Rebalancing	1.402119	0.668841
23.02.2021	Neoen SPA	Rebalancing	0.038901	0.019125
23.02.2021	Nibe Industrier AB	Rebalancing	0.104651	0.051659
23.02.2021	Nike Inc	Rebalancing	0.024884	0.012046
23.02.2021	Plug Power Inc	Rebalancing	0.078979	0.059826
23.02.2021	PowerCell Sweden AB	Rebalancing	0.156602	0.031030
23.02.2021	Scatec ASA	Rebalancing	0.071817	0.034296
23.02.2021	Schneider Electric SA	Rebalancing	0.021777	0.010609
23.02.2021	SFC Energy AG	Rebalancing	0.122336	0.064039
23.02.2021	SGS Ltd	Rebalancing	0.000806	0.000401
23.02.2021	SMA Solar Technology AG	Rebalancing	0.052237	0.027301
23.02.2021	SolarEdge Technologies Inc	Rebalancing	0.007803	0.003872
23.02.2021	Solaria Energia y Medio Ambiente SA	Rebalancing	0.115440	0.057998
23.02.2021	Starbucks Corp	Rebalancing	0.027481	0.013316
23.02.2021	SunPower Corp	Rebalancing	0.090972	0.046060
23.02.2021	Sunrun Inc	Rebalancing	0.043437	0.021353
23.02.2021	Thermo Fisher Scientific Inc	Rebalancing	0.007596	0.003708
23.02.2021	Tomra Systems ASA	Rebalancing	0.045911	0.021893
23.02.2021	Vetropack Holding SA	Rebalancing	0.035000	0.016881
23.02.2021	Voltaia SA	Rebalancing	0.085218	0.039372
23.02.2021	Wacker Chemie AG	Rebalancing	0.026041	0.012785
23.02.2021	Waste Management Inc	Rebalancing	0.020540	0.010004