

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 17 May, 2024 (all amounts in CHF)

#### Asset Coverage Test

**PASS**

|               |                           |                       |
|---------------|---------------------------|-----------------------|
| A =           |                           | 770'206'730.68        |
| B =           |                           | 17'921'189.58         |
| C =           |                           | 0.00                  |
| X =           |                           | 0.00                  |
| Z =           |                           | 52'228'806.81         |
| <b>Total:</b> | <b>A + B + C - X - Z=</b> | <b>735'899'113.45</b> |

|   |                                  |
|---|----------------------------------|
| Method Used for Calculating "A"         | Arrears Adjusted Current Balance |
| Asset Percentage used                   | 85%                              |
| Amount Outstanding of the Covered Bonds | 688'586'400.00                   |
| Available Overcollateralisation         | 27%                              |
| Excess Overcollateralisation*           | 7%                               |

\*) overcollateralisation above the requirement of the Asset Coverage Test

#### Interest Coverage Test

**PASS**

|                                       |                       |
|---------------------------------------|-----------------------|
| Interest from Pool                    | 204'360'200.73        |
| Expenses                              | -7'256'302.28         |
| <b>Cover Pool Revenues (Amount A)</b> | <b>197'103'898.45</b> |
| Net Interest from/to Swaps            | 169'569'820.06        |
| Interest on Covered Bonds             | -201'691'885.93       |
| <b>Interest Amount (Amount B)</b>     | <b>-32'122'065.88</b> |
| <b>Total</b>                          | <b>164'981'832.57</b> |

#### Detail of Outstanding Covered Bonds

| Series       | Currency | Notional Outstanding | FX Rate | CHF Equivalent        | Maturity   | Coupon Rate | ISIN CODE    |
|--------------|----------|----------------------|---------|-----------------------|------------|-------------|--------------|
| Series 8     | EUR      | 568'000'000.00       | 1.212   | 688'586'400.00        | 15.07.2039 | 2.250       | XS1088825143 |
| <b>Total</b> |          |                      |         | <b>688'586'400.00</b> |            |             |              |

## Transaction Parties

| Role                        | Name                             | Ratings Moody's | Ratings Fitch |
|-----------------------------|----------------------------------|-----------------|---------------|
| Issuer                      | Credit Suisse AG                 | A3              | A+            |
| Servicer                    | Credit Suisse (Switzerland) Ltd. | -               | A+            |
| Calculation Agent           | Credit Suisse AG                 | A3              | A+            |
| Covered Bond Swap Provider  | Credit Suisse AG                 | A3              | A+            |
| Mortgage Pool Swap Provider | Credit Suisse AG                 | A3              | A+            |
| Account Bank                | Credit Suisse (Switzerland) Ltd. | -               | A+            |

## Balance of Programme Accounts

|  |                      |
|--|----------------------|
| General *  | 4'921'189.58         |
| Cover Pool *   | 13'000'000.00        |
| Swap Collateral *  | 0.00                 |
| Share Capital Bank Account (i.e. no safekeeping account) | 145'135.91           |
| <b>Total</b>   | <b>18'066'325.49</b> |

\*) bank and safekeeping account

## Mortgage Portfolio Summary

|  | Residential Mortgages |
|--|-----------------------|
| Total Mortgage Balance                 | 906'125'565.51        |
| Average Balance of Mortgage Agreements | 580'849.72            |
| Number of Mortgage Agreements          | 1'560                 |
| WA Remaining Terms (in years)          | 3.72                  |
| WA LTV (in %)                          | 65.94%                |

## Residential Mortgages

### Remaining Terms

| Remaining Terms     | Number of Loan Parts | Amount                | % of Total     |
|---------------------|----------------------|-----------------------|----------------|
| No termination date | 0                    | 0.00                  | 0.0%           |
| up to 1 year        | 461                  | 171'365'323.35        | 18.9%          |
| 1 - 2 years         | 413                  | 149'117'767.80        | 16.5%          |
| 2 - 3 years         | 360                  | 136'976'703.66        | 15.1%          |
| 3 - 4 years         | 244                  | 94'842'988.70         | 10.5%          |
| 4 - 5 years         | 238                  | 88'271'948.25         | 9.7%           |
| 5 - 6 years         | 225                  | 97'518'979.00         | 10.8%          |
| 6 - 7 years         | 121                  | 55'677'622.25         | 6.1%           |
| 7 - 8 years         | 93                   | 44'994'192.50         | 5.0%           |
| 8 - 9 years         | 43                   | 19'364'175.00         | 2.1%           |
| 9 - 10 years        | 27                   | 13'943'500.00         | 1.5%           |
| >10 years           | 67                   | 34'052'365.00         | 3.8%           |
| <b>Total</b>        | <b>2'292</b>         | <b>906'125'565.51</b> | <b>100.00%</b> |

## Current Loan to Value

| Current Loan to Value | Number of Mortgage Agreements | Amount                | % of Total     |
|-----------------------|-------------------------------|-----------------------|----------------|
| <= 10%                | 3                             | 568'500.00            | 0.1%           |
| 10 - 20%              | 30                            | 7'114'437.50          | 0.8%           |
| 20 - 30%              | 82                            | 22'872'091.30         | 2.5%           |
| 30 - 40%              | 125                           | 43'651'100.00         | 4.8%           |
| 40 - 50%              | 180                           | 83'108'319.00         | 9.2%           |
| 50 - 60%              | 269                           | 138'615'793.00        | 15.3%          |
| 60 - 70%              | 377                           | 229'047'310.16        | 25.3%          |
| 70 - 80%              | 254                           | 187'107'180.70        | 20.6%          |
| 80 - 90%              | 164                           | 133'072'089.85        | 14.7%          |
| 90 - 95%              | 51                            | 43'171'673.00         | 4.8%           |
| 95 - 100%             | 25                            | 17'797'071.00         | 2.0%           |
| > 100%                | 0                             | 0.00                  | 0.0%           |
| <b>Total</b>          | <b>1'560</b>                  | <b>906'125'565.51</b> | <b>100.00%</b> |

## Total Balance by Property Value

| Total Balance by Property Value | Number of Mortgage Agreements | Amount                | % of Total     |
|---------------------------------|-------------------------------|-----------------------|----------------|
| <= 100'000                      | 0                             | 0.00                  | 0.0%           |
| 100 - 200'000                   | 8                             | 937'500.00            | 0.1%           |
| 200 - 300'000                   | 53                            | 8'461'745.50          | 0.9%           |
| 300 - 400'000                   | 125                           | 27'325'558.00         | 3.0%           |
| 400 - 500'000                   | 147                           | 40'932'499.16         | 4.5%           |
| 500 - 600'000                   | 158                           | 53'244'310.20         | 5.9%           |
| 600 - 700'000                   | 187                           | 74'162'007.00         | 8.2%           |
| 700 - 800'000                   | 152                           | 71'204'952.50         | 7.9%           |
| 800 - 900'000                   | 133                           | 72'211'634.75         | 8.0%           |
| 900'000 - 1 Mio.                | 96                            | 54'161'840.00         | 6.0%           |
| 1 - 1.1 Mio.                    | 77                            | 49'973'288.20         | 5.5%           |
| 1.1 - 1.2 Mio.                  | 54                            | 38'316'750.00         | 4.2%           |
| 1.2 - 1.3 Mio.                  | 71                            | 55'043'249.00         | 6.1%           |
| 1.3 - 1.4 Mio.                  | 48                            | 40'944'008.00         | 4.5%           |
| 1.4 - 1.5 Mio.                  | 37                            | 29'538'800.00         | 3.3%           |
| 1.5 - 2 Mio.                    | 115                           | 118'477'952.15        | 13.1%          |
| 2 - 3 Mio.                      | 62                            | 86'522'962.75         | 9.5%           |
| 3 - 4 Mio.                      | 17                            | 34'327'008.30         | 3.8%           |
| 4 - 5 Mio.                      | 11                            | 21'000'000.00         | 2.3%           |
| > 5 Mio.                        | 9                             | 29'339'500.00         | 3.2%           |
| <b>Total</b>                    | <b>1'560</b>                  | <b>906'125'565.51</b> | <b>100.00%</b> |

## Interest Rate Type

| Interest Rate Type      | Number of Loan Parts | Amount                | % of Total     |
|-------------------------|----------------------|-----------------------|----------------|
| Fixed                   | 2'130                | 833'717'740.31        | 92.0%          |
| Libor 1M                | 0                    | 0.00                  | 0.0%           |
| Libor 2M                | 0                    | 0.00                  | 0.0%           |
| Libor 3M                | 0                    | 0.00                  | 0.0%           |
| Libor 4M                | 0                    | 0.00                  | 0.0%           |
| Libor 5M                | 0                    | 0.00                  | 0.0%           |
| Libor 6M                | 0                    | 0.00                  | 0.0%           |
| Libor 7M                | 0                    | 0.00                  | 0.0%           |
| Libor 8M                | 0                    | 0.00                  | 0.0%           |
| Libor 9M                | 0                    | 0.00                  | 0.0%           |
| Libor 10M               | 0                    | 0.00                  | 0.0%           |
| Libor 11M               | 0                    | 0.00                  | 0.0%           |
| Libor 12M               | 0                    | 0.00                  | 0.0%           |
| Saron Rollover Mortgage | 0                    | 0.00                  | 0.0%           |
| Saron Mortgage          | 162                  | 72'407'825.20         | 8.0%           |
| Variable                | 0                    | 0.00                  | 0.0%           |
| <b>Total</b>            | <b>2'292</b>         | <b>906'125'565.51</b> | <b>100.00%</b> |

## W&P - Property Region

| W&P - Property Region | Number of Mortgage Agreements | Amount                | % of Total     |
|-----------------------|-------------------------------|-----------------------|----------------|
| Berne                 | 44                            | 23'660'745.50         | 2.6%           |
| Central Switzerland   | 108                           | 77'073'790.00         | 8.5%           |
| E. Switzerland        | 73                            | 35'668'575.00         | 3.9%           |
| Lake Geneva Area      | 311                           | 235'868'393.21        | 26.0%          |
| N.W. Switzerland      | 282                           | 159'674'291.00        | 17.6%          |
| S. Switzerland        | 311                           | 121'493'451.20        | 13.4%          |
| W. Switzerland        | 151                           | 72'882'059.45         | 8.0%           |
| Zurich                | 280                           | 179'804'260.15        | 19.8%          |
| <b>Total</b>          | <b>1'560</b>                  | <b>906'125'565.51</b> | <b>100.00%</b> |

## Property Type

| Property Type      | Number of Mortgage Agreements | Amount                | % of Total     |
|--------------------|-------------------------------|-----------------------|----------------|
| Condominium        | 760                           | 384'352'627.86        | 42.4%          |
| Holiday Home       | 122                           | 47'319'541.00         | 5.2%           |
| Single Family Home | 605                           | 410'938'243.65        | 45.4%          |
| Apartment Building | 73                            | 63'515'153.00         | 7.0%           |
| Other              | 0                             | 0.00                  | 0.0%           |
| <b>Total</b>       | <b>1'560</b>                  | <b>906'125'565.51</b> | <b>100.00%</b> |

## Arrears

| Arrears                | Number of Loan Parts | Amount                | % of Total     |
|------------------------|----------------------|-----------------------|----------------|
| Not in arrears         | 2'291                | 905'617'565.51        | 99.9%          |
| <= 3 months in arrears | 1                    | 508'000.00            | 0.1%           |
| > 3 months in arrears  | 0                    | 0.00                  | 0.0%           |
| <b>Total</b>           | <b>2'292</b>         | <b>906'125'565.51</b> | <b>100.00%</b> |