

Covered Bond Programme

Monthly Investor Report

As per the relevant Cutoff Date 19 April, 2024 (all amounts in CHF)

Asset Coverage Test

PASS

A =		768'195'940.93
B =		17'927'453.08
C =		0.00
X =		0.00
Z =		52'492'922.14
Total:	A + B + C - X - Z=	733'630'471.87

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	26%
Excess Overcollateralisation*	7%

*) overcollateralisation above the requirement of the Asset Coverage Test

Interest Coverage Test

PASS

Interest from Pool	204'368'656.41
Expenses	-7'289'628.76
Cover Pool Revenues (Amount A)	197'079'027.65
Net Interest from/to Swaps	165'883'241.07
Interest on Covered Bonds	-198'201'924.49
Interest Amount (Amount B)	-32'318'683.42
Total	164'760'344.22

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
Total				688'586'400.00			

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 *	4'927'453.08
Cover Pool *	13'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	18'072'588.99

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	903'759'930.51
Average Balance of Mortgage Agreements	583'447.34
Number of Mortgage Agreements	1'549
WA Remaining Terms (in years)	3.75
WA LTV (in %)	66.09%

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	468	172'492'608.35	19.1%
1 - 2 years	402	143'357'696.80	15.9%
2 - 3 years	374	141'241'428.66	15.6%
3 - 4 years	239	91'804'439.70	10.2%
4 - 5 years	227	79'951'378.25	8.8%
5 - 6 years	215	98'646'657.00	10.9%
6 - 7 years	131	61'932'323.25	6.9%
7 - 8 years	89	45'553'858.50	5.0%
8 - 9 years	45	19'106'675.00	2.1%
9 - 10 years	28	13'400'500.00	1.5%
>10 years	72	36'272'365.00	4.0%
Total	2'290	903'759'930.51	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	568'500.00	0.1%
10 - 20%	30	6'814'437.50	0.8%
20 - 30%	83	23'622'091.30	2.6%
30 - 40%	120	39'229'350.00	4.3%
40 - 50%	185	85'251'319.00	9.4%
50 - 60%	264	138'180'313.00	15.3%
60 - 70%	370	227'741'710.16	25.2%
70 - 80%	255	189'203'296.70	20.9%
80 - 90%	161	128'436'964.85	14.2%
90 - 95%	54	45'127'673.00	5.0%
95 - 100%	25	19'584'275.00	2.2%
> 100%	0	0.00	0.0%
Total	1'549	903'759'930.51	100.00%

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	8'249'745.50	0.9%
300 - 400'000	122	26'861'658.00	3.0%
400 - 500'000	142	39'566'304.16	4.4%
500 - 600'000	162	54'683'110.20	6.1%
600 - 700'000	185	73'223'257.00	8.1%
700 - 800'000	151	70'853'052.50	7.8%
800 - 900'000	130	71'079'634.75	7.9%
900'000 - 1 Mio.	99	56'040'516.00	6.2%
1 - 1.1 Mio.	74	48'995'788.20	5.4%
1.1 - 1.2 Mio.	52	36'501'750.00	4.0%
1.2 - 1.3 Mio.	69	53'373'793.00	5.9%
1.3 - 1.4 Mio.	46	38'991'748.00	4.3%
1.4 - 1.5 Mio.	36	29'549'050.00	3.3%
1.5 - 2 Mio.	120	123'756'127.15	13.7%
2 - 3 Mio.	63	88'630'387.75	9.8%
3 - 4 Mio.	18	35'127'008.30	3.9%
4 - 5 Mio.	11	21'000'000.00	2.3%
> 5 Mio.	8	26'339'500.00	2.9%
Total	1'549	903'759'930.51	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'134	835'016'446.31	92.4%
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	156	68'743'484.20	7.6%
Variable	0	0.00	0.0%
Total	2'290	903'759'930.51	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	45	23'087'745.50	2.6%
Central Switzerland	108	78'791'990.00	8.7%
E. Switzerland	73	35'647'075.00	3.9%
Lake Geneva Area	315	237'437'378.21	26.3%
N.W. Switzerland	276	157'566'181.00	17.4%
S. Switzerland	305	119'991'551.20	13.3%
W. Switzerland	148	71'554'149.45	7.9%
Zurich	279	179'683'860.15	19.9%
Total	1'549	903'759'930.51	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	751	384'870'732.86	42.6%
Holiday Home	123	46'989'941.00	5.2%
Single Family Home	602	406'148'853.65	44.9%
Apartment Building	73	65'750'403.00	7.3%
Other	0	0.00	0.0%
Total	1'549	903'759'930.51	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'272	895'980'430.51	99.1%
<= 3 months in arrears	18	7'779'500.00	0.9%
> 3 months in arrears	0	0.00	0.0%
Total	2'290	903'759'930.51	100.00%