

Covered Bond Programme

Monthly Investor Report

As per the relevant Cutoff Date 15 March, 2024 (all amounts in CHF)

Asset Coverage Test

PASS

A =		769'868'027.61
B =		17'938'299.50
C =		0.00
X =		0.00
Z =		52'823'066.30
Total:	A + B + C - X - Z=	734'983'260.81

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	207'850'777.83
Expenses	-7'333'865.78
Cover Pool Revenues (Amount A)	200'516'912.05
Net Interest from/to Swaps	163'510'165.55
Interest on Covered Bonds	-196'630'262.01
Interest Amount (Amount B)	-33'120'096.46
Total	167'396'815.59

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 *	4'938'299.50
Cover Pool *	13'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	18'083'435.41

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	905'727'091.31
Average Balance of Mortgage Agreements	582'461.15
Number of Mortgage Agreements	1'555
WA Remaining Terms (in years)	3.83
WA LTV (in %)	66.18%

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	463	166'990'520.35	18.4%
1 - 2 years	389	140'921'332.30	15.6%
2 - 3 years	378	143'481'726.16	15.8%
3 - 4 years	249	95'596'672.70	10.6%
4 - 5 years	222	76'808'662.25	8.5%
5 - 6 years	217	100'590'560.00	11.1%
6 - 7 years	131	59'929'705.80	6.6%
7 - 8 years	97	49'012'593.00	5.4%
8 - 9 years	49	22'236'903.75	2.5%
9 - 10 years	22	9'678'050.00	1.1%
>10 years	78	40'480'365.00	4.5%
Total	2'295	905'727'091.31	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	574'750.00	0.1%
10 - 20%	30	6'316'937.50	0.7%
20 - 30%	76	22'013'035.30	2.4%
30 - 40%	123	39'891'750.00	4.4%
40 - 50%	191	87'997'844.00	9.7%
50 - 60%	269	139'957'843.00	15.5%
60 - 70%	366	221'517'747.16	24.5%
70 - 80%	255	190'210'867.25	21.0%
80 - 90%	167	133'960'294.10	14.8%
90 - 95%	52	44'538'673.00	4.9%
95 - 100%	24	18'747'350.00	2.1%
> 100%	0	0.00	0.0%
Total	1'555	905'727'091.31	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	9	1'058'800.00	0.1%
200 - 300'000	54	8'374'420.50	0.9%
300 - 400'000	123	27'041'321.00	3.0%
400 - 500'000	142	39'608'510.66	4.4%
500 - 600'000	167	56'393'560.20	6.2%
600 - 700'000	187	74'186'382.00	8.2%
700 - 800'000	146	68'281'982.00	7.5%
800 - 900'000	127	69'123'384.75	7.6%
900'000 - 1 Mio.	99	56'601'571.00	6.2%
1 - 1.1 Mio.	76	50'719'513.20	5.6%
1.1 - 1.2 Mio.	55	38'714'550.00	4.3%
1.2 - 1.3 Mio.	66	51'769'200.00	5.7%
1.3 - 1.4 Mio.	47	39'519'615.00	4.4%
1.4 - 1.5 Mio.	35	29'417'258.00	3.2%
1.5 - 2 Mio.	124	126'255'037.15	13.9%
2 - 3 Mio.	61	85'535'977.55	9.4%
3 - 4 Mio.	20	39'676'508.30	4.4%
4 - 5 Mio.	9	17'060'000.00	1.9%
> 5 Mio.	8	26'389'500.00	2.9%
Total	1'555	905'727'091.31	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'131	835'158'020.11	92.2%
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	164	70'569'071.20	7.8%
Variable	0	0.00	0.0%
Total	2'295	905'727'091.31	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	47	24'161'545.50	2.7%
Central Switzerland	106	77'639'615.00	8.6%
E. Switzerland	74	36'268'250.00	4.0%
Lake Geneva Area	313	238'275'165.51	26.3%
N.W. Switzerland	286	163'498'072.50	18.1%
S. Switzerland	306	117'088'301.20	12.9%
W. Switzerland	146	70'447'631.45	7.8%
Zurich	277	178'348'510.15	19.7%
Total	1'555	905'727'091.31	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	748	383'510'463.11	42.3%
Holiday Home	122	46'769'691.00	5.2%
Single Family Home	615	409'345'179.20	45.2%
Apartment Building	70	66'101'758.00	7.3%
Other	0	0.00	0.0%
Total	1'555	905'727'091.31	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'293	903'277'091.31	99.7%
<= 3 months in arrears	2	2'450'000.00	0.3%
> 3 months in arrears	0	0.00	0.0%
Total	2'295	905'727'091.31	100.00%