

# Covered Bond Programme

## Monthly Investor Report

As per the relevant Cutoff Date 16 February, 2024 (all amounts in CHF)

### Asset Coverage Test

PASS

A =		772'763'594.94
B =		17'943'227.89
C =		0.00
X =		0.00
Z =		53'087'181.63
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>737'619'641.20</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	207'606'266.07
Expenses	-7'367'997.01
<b>Cover Pool Revenues (Amount A)</b>	<b>200'238'269.06</b>
Net Interest from/to Swaps	160'790'577.05
Interest on Covered Bonds	-194'055'718.23
<b>Interest Amount (Amount B)</b>	<b>-33'265'141.18</b>
<b>Total</b>	<b>166'973'127.88</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 *	4'943'227.89
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>18'088'363.80</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	909'133'641.11
Average Balance of Mortgage Agreements	584'276.12
Number of Mortgage Agreements	1'556
WA Remaining Terms (in years)	3.83
WA LTV (in %)	66.01%

## 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	476	177'123'779.15	19.5%
1 - 2 years	376	141'890'890.30	15.6%
2 - 3 years	355	129'188'749.16	14.2%
3 - 4 years	260	99'836'964.70	11.0%
4 - 5 years	212	74'609'265.00	8.2%
5 - 6 years	219	99'347'575.25	10.9%
6 - 7 years	138	63'088'505.80	6.9%
7 - 8 years	92	44'788'593.00	4.9%
8 - 9 years	59	29'240'903.75	3.2%
9 - 10 years	23	9'928'050.00	1.1%
>10 years	77	40'090'365.00	4.4%
<b>Total</b>	<b>2'287</b>	<b>909'133'641.11</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	1	124'750.00	0.0%
10 - 20%	27	5'816'937.50	0.6%
20 - 30%	76	22'688'285.30	2.5%
30 - 40%	121	39'531'750.00	4.3%
40 - 50%	198	89'795'244.00	9.9%
50 - 60%	271	142'487'093.00	15.7%
60 - 70%	368	224'604'429.96	24.7%
70 - 80%	257	192'157'438.25	21.1%
80 - 90%	165	132'335'834.10	14.6%
90 - 95%	48	41'267'529.00	4.5%
95 - 100%	24	18'324'350.00	2.0%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'556</b>	<b>909'133'641.11</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	902'800.00	0.1%
200 - 300'000	58	9'007'420.50	1.0%
300 - 400'000	124	27'330'041.00	3.0%
400 - 500'000	144	39'983'510.66	4.4%
500 - 600'000	163	55'453'560.20	6.1%
600 - 700'000	182	71'840'382.00	7.9%
700 - 800'000	151	70'408'293.00	7.7%
800 - 900'000	123	67'216'459.75	7.4%
900'000 - 1 Mio.	99	56'553'071.00	6.2%
1 - 1.1 Mio.	74	48'791'763.20	5.4%
1.1 - 1.2 Mio.	57	40'027'550.00	4.4%
1.2 - 1.3 Mio.	67	52'136'000.00	5.7%
1.3 - 1.4 Mio.	48	40'775'471.00	4.5%
1.4 - 1.5 Mio.	35	30'268'388.00	3.3%
1.5 - 2 Mio.	124	126'658'087.15	13.9%
2 - 3 Mio.	61	84'644'835.35	9.3%
3 - 4 Mio.	20	39'676'508.30	4.4%
4 - 5 Mio.	10	21'070'000.00	2.3%
> 5 Mio.	8	26'389'500.00	2.9%
<b>Total</b>	<b>1'556</b>	<b>909'133'641.11</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'129	837'900'753.91	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	158	71'232'887.20	7.8%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'287</b>	<b>909'133'641.11</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	47	23'949'045.50	2.6%
Central Switzerland	102	72'411'615.00	8.0%
E. Switzerland	74	36'202'500.00	4.0%
Lake Geneva Area	318	242'642'053.31	26.7%
N.W. Switzerland	289	165'306'482.50	18.2%
S. Switzerland	307	122'308'712.20	13.5%
W. Switzerland	144	69'263'266.45	7.6%
Zurich	275	177'049'966.15	19.5%
<b>Total</b>	<b>1'556</b>	<b>909'133'641.11</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	755	386'855'733.11	42.6%
Holiday Home	123	48'704'691.00	5.4%
Single Family Home	613	410'822'959.00	45.2%
Apartment Building	65	62'750'258.00	6.9%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'556</b>	<b>909'133'641.11</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'281	904'893'207.11	99.5%
<= 3 months in arrears	6	4'240'434.00	0.5%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'287</b>	<b>909'133'641.11</b>	<b>100.00%</b>