

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 15 October, 2021 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		801'602'566.59
B =		9'374'932.25
C =		0.00
X =		0.00
Z =		64'587'358.36
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>746'390'140.48</b>

Method Used for Calculating "A"	Arrears Adjusted Current Balance
Asset Percentage used	85%
Amount Outstanding of the Covered Bonds	727'380'000.00
Available Overcollateralisation	22%
Excess Overcollateralisation*	3%

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

#### Interest Coverage Test

PASS

Interest from Pool	240'535'422.78
Expenses	-8'510'205.71
<b>Cover Pool Revenues (Amount A)</b>	<b>232'025'217.07</b>
Net Interest from/to Swaps	98'778'394.52
Interest on Covered Bonds	-260'475'927.74
<b>Interest Amount (Amount B)</b>	<b>-161'697'533.22</b>
<b>Total</b>	<b>70'327'683.85</b>

#### Detail of Outstanding Covered Bonds

Series	Currency	Notional Outstanding	FX Rate	CHF Equivalent	Maturity	Coupon Rate	ISIN CODE
Series 8	EUR	600'000'000.00	1.212	727'380'000.00	15.07.2039	2.250	XS1088825143
<b>Total</b>				<b>727'380'000.00</b>			

## Transaction Parties

Role	Name	Ratings Moody's	Ratings Fitch
Issuer	Credit Suisse AG	A1	A
Servicer	Credit Suisse (Switzerland) Ltd.	-	A+
Calculation Agent	Credit Suisse AG	A1	A
Covered Bond Swap Provider	Credit Suisse AG	A1	A
Mortgage Pool Swap Provider	Credit Suisse AG	A1	A
Account Bank	Credit Suisse (Switzerland) Ltd.	-	A+

## Balance of Programme Accounts

General *	6'374'932.25
Cover Pool *	3'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
<b>Total</b>	<b>9'520'068.16</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	943'061'843.05
Average Balance of Mortgage Agreements	524'214.48
Number of Mortgage Agreements	1'799
WA Remaining Terms (in years)	3.90
WA LTV (in %)	66.07%

## 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	483	160'891'153.80	17.1%
1 - 2 years	424	152'183'590.95	16.1%
2 - 3 years	392	138'203'853.90	14.7%
3 - 4 years	282	96'590'986.00	10.2%
4 - 5 years	248	86'495'468.50	9.2%
5 - 6 years	202	80'678'459.00	8.6%
6 - 7 years	174	63'381'118.50	6.7%
7 - 8 years	178	71'935'783.40	7.6%
8 - 9 years	108	46'936'601.00	5.0%
9 - 10 years	34	18'309'600.00	1.9%
>10 years	63	27'455'228.00	2.9%
<b>Total</b>	<b>2'588</b>	<b>943'061'843.05</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	210'000.00	0.0%
10 - 20%	31	5'205'400.00	0.6%
20 - 30%	94	24'217'062.00	2.6%
30 - 40%	132	43'485'775.00	4.6%
40 - 50%	240	87'803'525.00	9.3%
50 - 60%	286	140'946'394.00	14.9%
60 - 70%	429	226'965'138.80	24.1%
70 - 80%	331	223'767'266.30	23.7%
80 - 90%	195	150'312'593.45	15.9%
90 - 95%	39	28'184'888.50	3.0%
95 - 100%	20	11'963'800.00	1.3%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'799</b>	<b>943'061'843.05</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	17	1'935'900.00	0.2%
200 - 300'000	81	12'766'985.00	1.4%
300 - 400'000	179	38'227'720.50	4.1%
400 - 500'000	230	63'109'574.00	6.7%
500 - 600'000	191	64'660'683.50	6.9%
600 - 700'000	222	89'571'214.80	9.5%
700 - 800'000	168	80'278'824.40	8.5%
800 - 900'000	129	69'935'405.90	7.4%
900'000 - 1 Mio.	105	59'399'048.00	6.3%
1 - 1.1 Mio.	65	41'189'930.00	4.4%
1.1 - 1.2 Mio.	61	42'888'200.00	4.5%
1.2 - 1.3 Mio.	77	57'378'145.00	6.1%
1.3 - 1.4 Mio.	50	40'942'479.00	4.3%
1.4 - 1.5 Mio.	47	40'268'256.00	4.3%
1.5 - 2 Mio.	88	91'638'702.15	9.7%
2 - 3 Mio.	64	87'381'909.80	9.3%
3 - 4 Mio.	13	27'125'865.00	2.9%
4 - 5 Mio.	5	13'000'000.00	1.4%
> 5 Mio.	7	21'363'000.00	2.3%
<b>Total</b>	<b>1'799</b>	<b>943'061'843.05</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'530	916'581'239.05	97.2%
Libor 1M	3	1'175'000.00	0.1%
Libor 2M	0	0.00	0.0%
Libor 3M	19	7'409'004.00	0.8%
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	36	17'896'600.00	1.9%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'588</b>	<b>943'061'843.05</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	49	24'393'050.00	2.6%
Central Switzerland	139	81'985'581.00	8.7%
E. Switzerland	104	49'222'950.00	5.2%
Lake Geneva Area	290	195'423'593.30	20.7%
N.W. Switzerland	307	160'892'349.00	17.1%
S. Switzerland	369	136'047'361.50	14.4%
W. Switzerland	204	93'319'490.10	9.9%
Zurich	337	201'777'468.15	21.4%
<b>Total</b>	<b>1'799</b>	<b>943'061'843.05</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	879	394'589'890.50	41.8%
Holiday Home	122	41'168'256.00	4.4%
Single Family Home	737	452'107'646.55	47.9%
Apartment Building	61	55'196'050.00	5.9%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'799</b>	<b>943'061'843.05</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'570	935'843'011.05	99.2%
<= 3 months in arrears	18	7'218'832.00	0.8%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'588</b>	<b>943'061'843.05</b>	<b>100.00%</b>