

Covered Bond Programme

Monthly Investor Report

As per the relevant Cutoff Date 18 November, 2022 (all amounts in CHF)

Asset Coverage Test

PASS

A =		1'019'752'635.81
B =		9'183'408.33
C =		0.00
X =		0.00
Z =		60'611'678.63
Total:	A + B + C - X - Z=	968'324'365.51

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	58%
Excess Overcollateralisation*	33%

*) overcollateralisation above the requirement of the Asset Coverage Test

Interest Coverage Test

PASS

Interest from Pool	273'769'768.53
Expenses	-7'969'746.92
Cover Pool Revenues (Amount A)	265'800'021.62
Net Interest from/to Swaps	178'588'169.02
Interest on Covered Bonds	-226'334'528.59
Interest Amount (Amount B)	-47'746'359.57
Total	218'053'662.05

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
Total				727'380'000.00			

Transaction Parties

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

Balance of Programme Accounts

General *	5'683'408.33
Cover Pool *	3'500'000.00
Swap Collateral *	37'278'628.24
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	46'607'172.48

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1'199'708'983.31
Average Balance of Mortgage Agreements	572'653.45
Number of Mortgage Agreements	2'095
WA Remaining Terms (in years)	3.94
WA LTV (in %)	66.25%

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	612	241'508'477.80	20.1%
1 - 2 years	514	171'554'297.00	14.3%
2 - 3 years	404	146'078'685.80	12.2%
3 - 4 years	374	137'509'498.66	11.5%
4 - 5 years	310	115'065'835.50	9.6%
5 - 6 years	235	85'904'924.65	7.2%
6 - 7 years	247	104'726'232.35	8.7%
7 - 8 years	174	72'667'359.00	6.1%
8 - 9 years	99	52'294'882.55	4.4%
9 - 10 years	75	31'766'425.00	2.6%
>10 years	89	40'632'365.00	3.4%
Total	3'133	1'199'708'983.31	100.0%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	210'000.00	0.0%
10 - 20%	35	7'587'000.00	0.6%
20 - 30%	104	27'990'935.30	2.3%
30 - 40%	161	55'924'025.00	4.7%
40 - 50%	280	126'857'190.00	10.6%
50 - 60%	327	170'587'361.00	14.2%
60 - 70%	486	293'587'770.80	24.5%
70 - 80%	371	254'476'796.21	21.2%
80 - 90%	238	189'045'740.00	15.8%
90 - 95%	56	46'064'213.00	3.8%
95 - 100%	35	27'377'952.00	2.3%
> 100%	0	0.00	0.0%
Total	2'095	1'199'708'983.31	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	16	1'851'500.00	0.2%
200 - 300'000	81	12'704'475.00	1.1%
300 - 400'000	170	36'979'366.00	3.1%
400 - 500'000	206	56'673'043.16	4.7%
500 - 600'000	219	75'266'932.50	6.3%
600 - 700'000	242	98'710'537.00	8.2%
700 - 800'000	203	96'014'869.50	8.0%
800 - 900'000	172	93'661'618.35	7.8%
900'000 - 1 Mio.	137	79'038'685.00	6.6%
1 - 1.1 Mio.	92	61'732'107.00	5.1%
1.1 - 1.2 Mio.	72	52'349'950.00	4.4%
1.2 - 1.3 Mio.	98	74'737'044.00	6.2%
1.3 - 1.4 Mio.	60	48'440'011.00	4.0%
1.4 - 1.5 Mio.	54	46'233'500.00	3.9%
1.5 - 2 Mio.	142	146'189'011.15	12.2%
2 - 3 Mio.	90	126'504'645.35	10.5%
3 - 4 Mio.	19	36'255'688.30	3.0%
4 - 5 Mio.	11	22'630'000.00	1.9%
> 5 Mio.	11	33'736'000.00	2.8%
Total	2'095	1'199'708'983.31	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'813	1'052'435'548.26	87.7%
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	5	2'148'000.00	0.2%
Saron Mortgage	315	145'125'435.05	12.1%
Variable	0	0.00	0.0%
Total	3'133	1'199'708'983.31	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	56	28'419'150.00	2.4%
Central Switzerland	153	97'532'109.00	8.1%
E. Switzerland	112	58'184'225.00	4.8%
Lake Geneva Area	375	283'160'780.31	23.6%
N.W. Switzerland	389	216'110'285.00	18.0%
S. Switzerland	429	167'586'745.00	14.0%
W. Switzerland	205	101'523'974.85	8.5%
Zurich	376	247'191'714.15	20.6%
Total	2'095	1'199'708'983.31	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	989	493'258'688.16	41.1%
Holiday Home	161	58'918'050.00	4.9%
Single Family Home	856	562'102'384.15	46.9%
Apartment Building	89	85'429'861.00	7.1%
Other	0	0.00	0.0%
Total	2'095	1'199'708'983.31	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	3'132	1'199'548'983.31	100.0%
<= 3 months in arrears	1	160'000.00	0.0%
> 3 months in arrears	0	0.00	0.0%
Total	3'133	1'199'708'983.31	100.00%