

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 15 July, 2022 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		804'028'442.67
B =		8'191'213.22
C =		0.00
X =		0.00
Z =		61'867'156.44
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>750'352'499.45</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	23%
Excess Overcollateralisation*	3%

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

#### Interest Coverage Test

PASS

Interest from Pool	223'593'315.55
Expenses	-8'134'466.58
<b>Cover Pool Revenues (Amount A)</b>	<b>215'458'848.97</b>
Net Interest from/to Swaps	177'936'615.72
Interest on Covered Bonds	-226'411'685.49
<b>Interest Amount (Amount B)</b>	<b>-48'475'069.77</b>
<b>Total</b>	<b>166'983'779.20</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 *	5'191'213.22
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>8'336'349.13</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	945'915'814.90
Average Balance of Mortgage Agreements	544'255.36
Number of Mortgage Agreements	1'738
WA Remaining Terms (in years)	3.94
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	485	171'181'470.95	18.1%
1 - 2 years	411	144'363'762.85	15.3%
2 - 3 years	363	128'211'710.65	13.6%
3 - 4 years	275	96'487'886.00	10.2%
4 - 5 years	270	103'793'201.00	11.0%
5 - 6 years	194	71'237'381.00	7.5%
6 - 7 years	200	75'156'351.35	7.9%
7 - 8 years	163	74'010'282.00	7.8%
8 - 9 years	57	26'498'355.10	2.8%
9 - 10 years	46	21'440'014.00	2.3%
>10 years	72	33'535'400.00	3.5%
<b>Total</b>	<b>2'536</b>	<b>945'915'814.90</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	1	110'000.00	0.0%
10 - 20%	26	4'975'750.00	0.5%
20 - 30%	88	21'849'212.00	2.3%
30 - 40%	135	46'475'450.00	4.9%
40 - 50%	225	92'959'840.00	9.8%
50 - 60%	282	144'387'902.00	15.3%
60 - 70%	411	230'174'963.30	24.3%
70 - 80%	312	207'862'969.10	22.0%
80 - 90%	193	150'125'069.50	15.9%
90 - 95%	46	33'954'559.00	3.6%
95 - 100%	19	13'040'100.00	1.4%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'738</b>	<b>945'915'814.90</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	10	1'164'500.00	0.1%
200 - 300'000	71	11'342'912.50	1.2%
300 - 400'000	166	36'392'514.00	3.8%
400 - 500'000	195	54'109'735.00	5.7%
500 - 600'000	187	64'096'540.00	6.8%
600 - 700'000	219	87'573'497.00	9.3%
700 - 800'000	157	76'030'049.00	8.0%
800 - 900'000	134	74'058'066.35	7.8%
900'000 - 1 Mio.	106	59'353'730.00	6.3%
1 - 1.1 Mio.	63	41'822'130.00	4.4%
1.1 - 1.2 Mio.	62	44'023'800.00	4.7%
1.2 - 1.3 Mio.	75	55'437'194.00	5.9%
1.3 - 1.4 Mio.	50	39'590'646.00	4.2%
1.4 - 1.5 Mio.	45	38'524'500.00	4.1%
1.5 - 2 Mio.	105	107'449'872.15	11.4%
2 - 3 Mio.	68	92'362'763.90	9.8%
3 - 4 Mio.	13	27'493'365.00	2.9%
4 - 5 Mio.	4	9'600'000.00	1.0%
> 5 Mio.	8	25'490'000.00	2.7%
<b>Total</b>	<b>1'738</b>	<b>945'915'814.90</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'434	897'550'229.90	94.9%
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	1	400'000.00	0.0%
Saron Mortgage	101	47'965'585.00	5.1%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'536</b>	<b>945'915'814.90</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	45	23'183'525.00	2.5%
Central Switzerland	132	82'469'859.00	8.7%
E. Switzerland	96	45'600'150.00	4.8%
Lake Geneva Area	305	213'977'630.90	22.6%
N.W. Switzerland	322	173'063'680.00	18.3%
S. Switzerland	352	134'481'597.50	14.2%
W. Switzerland	178	84'098'860.35	8.9%
Zurich	308	189'040'512.15	20.0%
<b>Total</b>	<b>1'738</b>	<b>945'915'814.90</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	844	400'656'835.00	42.4%
Holiday Home	127	45'708'212.50	4.8%
Single Family Home	701	441'726'417.40	46.7%
Apartment Building	66	57'824'350.00	6.1%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'738</b>	<b>945'915'814.90</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'522	940'603'814.90	99.4%
<= 3 months in arrears	14	5'312'000.00	0.6%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'536</b>	<b>945'915'814.90</b>	<b>100.00%</b>