

Covered Bond Programme

Monthly Investor Report

As per the relevant Cutoff Date 19 August, 2022 (all amounts in CHF)

Asset Coverage Test

PASS

A =		802'505'212.92
B =		8'284'054.66
C =		0.00
X =		0.00
Z =		61'518'412.60
Total:	A + B + C - X - Z=	749'270'854.98

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	221'904'912.38
Expenses	-8'083'800.12
Cover Pool Revenues (Amount A)	213'821'112.26
Net Interest from/to Swaps	172'598'764.58
Interest on Covered Bonds	-221'073'834.35
Interest Amount (Amount B)	-48'475'069.77
Total	165'346'042.49

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	A2	BBB+
Servicer	Credit Suisse (Switzerland) Ltd.	-	A-
Calculation Agent	Credit Suisse AG	A2	BBB+
Covered Bond Swap Provider	Credit Suisse AG	A2	BBB+
Mortgage Pool Swap Provider	Credit Suisse AG	A2	BBB+
Account Bank	Credit Suisse (Switzerland) Ltd.	-	A-

Balance of Programme Accounts

General *	5'284'054.66
Cover Pool *	3'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	8'429'190.57

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	944'123'779.90
Average Balance of Mortgage Agreements	543'224.27
Number of Mortgage Agreements	1'738
WA Remaining Terms (in years)	3.89
WA LTV (in %)	65.96%

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	477	172'574'270.95	18.3%
1 - 2 years	431	147'705'412.85	15.6%
2 - 3 years	341	120'819'303.65	12.8%
3 - 4 years	288	101'748'122.00	10.8%
4 - 5 years	264	101'898'870.00	10.8%
5 - 6 years	187	68'296'631.00	7.2%
6 - 7 years	199	76'129'601.35	8.1%
7 - 8 years	154	71'430'094.00	7.6%
8 - 9 years	64	34'541'855.10	3.7%
9 - 10 years	44	15'431'014.00	1.6%
>10 years	73	33'548'605.00	3.6%
Total	2'522	944'123'779.90	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	110'000.00	0.0%
10 - 20%	28	5'975'750.00	0.6%
20 - 30%	86	21'349'212.00	2.3%
30 - 40%	135	46'245'450.00	4.9%
40 - 50%	230	95'067'090.00	10.1%
50 - 60%	282	144'881'102.00	15.3%
60 - 70%	410	231'089'463.30	24.5%
70 - 80%	310	203'431'634.10	21.5%
80 - 90%	190	149'009'419.50	15.8%
90 - 95%	45	33'224'559.00	3.5%
95 - 100%	20	13'740'100.00	1.5%
> 100%	0	0.00	0.0%
Total	1'738	944'123'779.90	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	1'064'500.00	0.1%
200 - 300'000	75	11'933'412.50	1.3%
300 - 400'000	167	36'582'014.00	3.9%
400 - 500'000	191	53'023'035.00	5.6%
500 - 600'000	188	64'359'040.00	6.8%
600 - 700'000	214	84'307'287.00	8.9%
700 - 800'000	160	77'007'174.00	8.2%
800 - 900'000	135	74'398'066.35	7.9%
900'000 - 1 Mio.	108	60'208'730.00	6.4%
1 - 1.1 Mio.	62	41'174'130.00	4.4%
1.1 - 1.2 Mio.	64	45'624'800.00	4.8%
1.2 - 1.3 Mio.	73	54'134'194.00	5.7%
1.3 - 1.4 Mio.	50	39'590'646.00	4.2%
1.4 - 1.5 Mio.	44	38'403'750.00	4.1%
1.5 - 2 Mio.	104	107'086'872.15	11.3%
2 - 3 Mio.	68	92'046'763.90	9.7%
3 - 4 Mio.	13	27'089'365.00	2.9%
4 - 5 Mio.	4	9'600'000.00	1.0%
> 5 Mio.	9	26'490'000.00	2.8%
Total	1'738	944'123'779.90	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'413	892'537'994.90	94.5%
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	2	600'000.00	0.1%
Saron Mortgage	107	50'985'785.00	5.4%
Variable	0	0.00	0.0%
Total	2'522	944'123'779.90	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	45	23'425'525.00	2.5%
Central Switzerland	135	83'730'859.00	8.9%
E. Switzerland	96	45'521'350.00	4.8%
Lake Geneva Area	308	217'098'380.90	23.0%
N.W. Switzerland	318	169'764'280.00	18.0%
S. Switzerland	354	134'613'722.50	14.3%
W. Switzerland	176	82'764'150.35	8.8%
Zurich	306	187'205'512.15	19.8%
Total	1'738	944'123'779.90	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	846	400'742'225.00	42.4%
Holiday Home	126	45'863'912.50	4.9%
Single Family Home	705	444'199'292.40	47.0%
Apartment Building	61	53'318'350.00	5.6%
Other	0	0.00	0.0%
Total	1'738	944'123'779.90	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'522	944'123'779.90	100.0%
<= 3 months in arrears	0	0.00	0.0%
> 3 months in arrears	0	0.00	0.0%
Total	2'522	944'123'779.90	100.00%