

Covered Bond Programme

Monthly Investor Report

As per the relevant Cutoff Date 21 October, 2022 (all amounts in CHF)

Asset Coverage Test

PASS

A =		801'618'910.78
B =		7'835'987.92
C =		0.00
X =		0.00
Z =		60'890'673.70
Total:	A + B + C - X - Z=	748'564'225.00

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	220'298'366.59
Expenses	-8'006'278.39
Cover Pool Revenues (Amount A)	212'292'088.20
Net Interest from/to Swaps	178'525'856.90
Interest on Covered Bonds	-226'272'216.47
Interest Amount (Amount B)	-47'746'359.57
Total	164'545'728.63

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 *	4'835'987.92
Cover Pool *	3'000'000.00
Swap Collateral *	37'251'323.99
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	45'232'447.82

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	943'081'071.51
Average Balance of Mortgage Agreements	549'581.04
Number of Mortgage Agreements	1'716
WA Remaining Terms (in years)	3.84
WA LTV (in %)	66.18%

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	471	177'380'623.95	18.8%
1 - 2 years	432	152'845'981.00	16.2%
2 - 3 years	320	112'407'674.00	11.9%
3 - 4 years	300	105'717'118.66	11.2%
4 - 5 years	251	97'406'815.00	10.3%
5 - 6 years	196	74'070'336.50	7.9%
6 - 7 years	208	83'049'126.85	8.8%
7 - 8 years	131	57'107'733.00	6.1%
8 - 9 years	60	35'826'731.55	3.8%
9 - 10 years	47	16'432'626.00	1.7%
>10 years	67	30'836'305.00	3.3%
Total	2'483	943'081'071.51	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	3	810'000.00	0.1%
10 - 20%	28	5'912'000.00	0.6%
20 - 30%	86	22'602'212.00	2.4%
30 - 40%	132	45'397'525.00	4.8%
40 - 50%	221	89'352'240.00	9.5%
50 - 60%	274	140'893'440.00	14.9%
60 - 70%	407	234'504'889.80	24.9%
70 - 80%	302	198'121'405.21	21.0%
80 - 90%	195	153'604'150.50	16.3%
90 - 95%	46	36'306'109.00	3.8%
95 - 100%	22	15'577'100.00	1.7%
> 100%	0	0.00	0.0%
Total	1'716	943'081'071.51	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	73	11'693'875.00	1.2%
300 - 400'000	156	34'127'828.50	3.6%
400 - 500'000	181	50'461'093.16	5.4%
500 - 600'000	186	63'227'102.50	6.7%
600 - 700'000	217	85'796'347.00	9.1%
700 - 800'000	163	78'749'194.50	8.4%
800 - 900'000	131	72'642'068.35	7.7%
900'000 - 1 Mio.	106	60'457'525.00	6.4%
1 - 1.1 Mio.	64	42'294'755.00	4.5%
1.1 - 1.2 Mio.	57	41'084'950.00	4.4%
1.2 - 1.3 Mio.	73	54'852'077.00	5.8%
1.3 - 1.4 Mio.	49	39'081'161.00	4.1%
1.4 - 1.5 Mio.	48	40'486'750.00	4.3%
1.5 - 2 Mio.	112	115'338'157.15	12.2%
2 - 3 Mio.	63	87'319'322.35	9.3%
3 - 4 Mio.	11	23'544'365.00	2.5%
4 - 5 Mio.	8	15'570'000.00	1.7%
> 5 Mio.	9	25'290'000.00	2.7%
Total	1'716	943'081'071.51	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'362	882'923'007.51	93.6%
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	121	60'158'064.00	6.4%
Variable	0	0.00	0.0%
Total	2'483	943'081'071.51	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	41	20'971'350.00	2.2%
Central Switzerland	128	78'564'759.00	8.3%
E. Switzerland	93	46'399'525.00	4.9%
Lake Geneva Area	301	214'674'734.01	22.8%
N.W. Switzerland	314	170'580'455.00	18.1%
S. Switzerland	357	136'484'292.50	14.5%
W. Switzerland	174	83'133'718.85	8.8%
Zurich	308	192'272'237.15	20.4%
Total	1'716	943'081'071.51	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	833	399'902'130.66	42.4%
Holiday Home	123	43'939'250.00	4.7%
Single Family Home	693	440'418'465.85	46.7%
Apartment Building	67	58'821'225.00	6.2%
Other	0	0.00	0.0%
Total	1'716	943'081'071.51	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'476	941'417'071.51	99.8%
<= 3 months in arrears	7	1'664'000.00	0.2%
> 3 months in arrears	0	0.00	0.0%
Total	2'483	943'081'071.51	100.00%