

Covered Bond Programme

Monthly Investor Report

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

Asset Coverage Test

PASS

A =		805'129'918.10
B =		8'286'130.12
C =		0.00
X =		0.00
Z =		62'773'890.41
Total:	A + B + C - X - Z=	750'642'157.81

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	230'356'731.23
Expenses	-8'260'293.44
Cover Pool Revenues (Amount A)	222'096'437.79
Net Interest from/to Swaps	192'450'870.32
Interest on Covered Bonds	-247'496'726.54
Interest Amount (Amount B)	-55'045'856.23
Total	167'050'581.56

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	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 *	5'286'130.12
Cover Pool *	3'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
Total	8'431'266.03

*) bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	947'211'668.35
Average Balance of Mortgage Agreements	536'056.41
Number of Mortgage Agreements	1'767
WA Remaining Terms (in years)	4.01
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	466	153'795'726.80	16.2%
1 - 2 years	431	155'382'099.60	16.4%
2 - 3 years	380	127'735'852.65	13.5%
3 - 4 years	267	91'822'242.30	9.7%
4 - 5 years	300	112'420'727.00	11.9%
5 - 6 years	174	65'755'465.50	6.9%
6 - 7 years	203	73'388'193.85	7.7%
7 - 8 years	189	87'561'055.00	9.2%
8 - 9 years	63	29'274'753.65	3.1%
9 - 10 years	49	21'585'327.00	2.3%
>10 years	62	28'490'225.00	3.0%
Total	2'584	947'211'668.35	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	1	110'000.00	0.0%
10 - 20%	22	4'314'500.00	0.5%
20 - 30%	89	21'654'812.00	2.3%
30 - 40%	136	45'143'000.00	4.8%
40 - 50%	226	88'589'520.00	9.4%
50 - 60%	283	145'843'627.00	15.4%
60 - 70%	420	230'581'610.80	24.3%
70 - 80%	328	213'426'000.55	22.5%
80 - 90%	197	151'567'089.00	16.0%
90 - 95%	44	31'186'959.00	3.3%
95 - 100%	21	14'794'550.00	1.6%
> 100%	0	0.00	0.0%
Total	1'767	947'211'668.35	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	11	1'264'400.00	0.1%
200 - 300'000	75	11'967'250.00	1.3%
300 - 400'000	173	38'024'966.50	4.0%
400 - 500'000	210	58'688'960.00	6.2%
500 - 600'000	192	65'389'799.10	6.9%
600 - 700'000	226	90'890'577.00	9.6%
700 - 800'000	165	80'383'095.80	8.5%
800 - 900'000	133	73'553'241.35	7.8%
900'000 - 1 Mio.	106	60'551'452.00	6.4%
1 - 1.1 Mio.	61	39'854'905.00	4.2%
1.1 - 1.2 Mio.	58	41'041'600.00	4.3%
1.2 - 1.3 Mio.	72	53'913'411.00	5.7%
1.3 - 1.4 Mio.	47	37'296'146.00	3.9%
1.4 - 1.5 Mio.	45	38'930'000.00	4.1%
1.5 - 2 Mio.	102	104'905'197.15	11.1%
2 - 3 Mio.	67	92'695'302.45	9.8%
3 - 4 Mio.	14	29'471'365.00	3.1%
4 - 5 Mio.	4	9'600'000.00	1.0%
> 5 Mio.	6	18'790'000.00	2.0%
Total	1'767	947'211'668.35	100.00%

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'506	912'751'658.35	96.4%
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	3	1'185'000.00	0.1%
Saron Mortgage	75	33'275'010.00	3.5%
Variable	0	0.00	0.0%
Total	2'584	947'211'668.35	100.00%

W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	45	23'003'700.00	2.4%
Central Switzerland	133	80'887'109.00	8.5%
E. Switzerland	95	44'102'000.00	4.7%
Lake Geneva Area	303	212'042'234.55	22.4%
N.W. Switzerland	324	174'080'809.50	18.4%
S. Switzerland	365	137'520'544.50	14.5%
W. Switzerland	198	93'819'358.65	9.9%
Zurich	304	181'755'912.15	19.2%
Total	1'767	947'211'668.35	100.00%

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	854	397'301'936.50	41.9%
Holiday Home	128	46'254'800.00	4.9%
Single Family Home	719	449'544'581.85	47.5%
Apartment Building	66	54'110'350.00	5.7%
Other	0	0.00	0.0%
Total	1'767	947'211'668.35	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'572	943'042'668.35	99.6%
<= 3 months in arrears	12	4'169'000.00	0.4%
> 3 months in arrears	0	0.00	0.0%
Total	2'584	947'211'668.35	100.00%