

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 16 September, 2022 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		806'383'018.45
B =		8'297'761.12
C =		0.00
X =		0.00
Z =		61'239'417.53
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>753'441'362.04</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*	4%

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

#### Interest Coverage Test

PASS

Interest from Pool	220'122'511.99
Expenses	-8'046'891.70
<b>Cover Pool Revenues (Amount A)</b>	<b>212'075'620.29</b>
Net Interest from/to Swaps	172'226'873.45
Interest on Covered Bonds	-220'701'943.22
<b>Interest Amount (Amount B)</b>	<b>-48'475'069.77</b>
<b>Total</b>	<b>163'600'550.53</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	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 *	5'297'761.12
Cover Pool *	3'000'000.00
Swap Collateral *	36'350'908.30
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
<b>Total</b>	<b>44'793'805.33</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	948'685'904.06
Average Balance of Mortgage Agreements	546'793.03
Number of Mortgage Agreements	1'735
WA Remaining Terms (in years)	3.89
WA LTV (in %)	66.06%

## 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	459	169'748'020.95	17.9%
1 - 2 years	434	152'345'844.85	16.1%
2 - 3 years	336	116'503'847.65	12.3%
3 - 4 years	299	108'177'605.16	11.4%
4 - 5 years	258	99'175'220.00	10.5%
5 - 6 years	188	68'368'681.00	7.2%
6 - 7 years	206	83'174'366.35	8.8%
7 - 8 years	146	65'074'844.00	6.9%
8 - 9 years	65	35'311'855.10	3.7%
9 - 10 years	49	18'467'514.00	1.9%
>10 years	69	32'338'105.00	3.4%
<b>Total</b>	<b>2'509</b>	<b>948'685'904.06</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	210'000.00	0.0%
10 - 20%	28	5'975'750.00	0.6%
20 - 30%	87	22'819'212.00	2.4%
30 - 40%	132	44'615'450.00	4.7%
40 - 50%	227	95'837'090.00	10.1%
50 - 60%	279	142'132'102.00	15.0%
60 - 70%	413	234'134'151.30	24.7%
70 - 80%	308	201'297'770.26	21.2%
80 - 90%	193	151'442'719.50	16.0%
90 - 95%	45	35'544'559.00	3.7%
95 - 100%	21	14'677'100.00	1.5%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'735</b>	<b>948'685'904.06</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	9	1'064'500.00	0.1%
200 - 300'000	73	11'699'912.50	1.2%
300 - 400'000	161	35'285'014.00	3.7%
400 - 500'000	189	52'842'118.16	5.6%
500 - 600'000	190	64'991'040.00	6.9%
600 - 700'000	217	86'011'287.00	9.1%
700 - 800'000	160	77'099'174.00	8.1%
800 - 900'000	132	72'331'998.35	7.6%
900'000 - 1 Mio.	106	60'107'730.00	6.3%
1 - 1.1 Mio.	67	44'030'130.00	4.6%
1.1 - 1.2 Mio.	61	43'827'800.00	4.6%
1.2 - 1.3 Mio.	73	54'174'194.00	5.7%
1.3 - 1.4 Mio.	49	39'011'002.00	4.1%
1.4 - 1.5 Mio.	46	39'203'750.00	4.1%
1.5 - 2 Mio.	110	113'409'625.15	12.0%
2 - 3 Mio.	66	91'142'263.90	9.6%
3 - 4 Mio.	11	23'544'365.00	2.5%
4 - 5 Mio.	6	12'420'000.00	1.3%
> 5 Mio.	9	26'490'000.00	2.8%
<b>Total</b>	<b>1'735</b>	<b>948'685'904.06</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'397	893'030'431.06	94.1%
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	112	55'655'473.00	5.9%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'509</b>	<b>948'685'904.06</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	44	22'225'525.00	2.3%
Central Switzerland	134	81'769'859.00	8.6%
E. Switzerland	93	45'660'100.00	4.8%
Lake Geneva Area	305	214'753'017.06	22.6%
N.W. Switzerland	318	171'208'018.00	18.0%
S. Switzerland	355	135'499'722.50	14.3%
W. Switzerland	173	81'141'150.35	8.6%
Zurich	313	196'428'512.15	20.7%
<b>Total</b>	<b>1'735</b>	<b>948'685'904.06</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	846	403'160'858.16	42.5%
Holiday Home	124	44'730'412.50	4.7%
Single Family Home	699	442'382'533.40	46.6%
Apartment Building	66	58'412'100.00	6.2%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'735</b>	<b>948'685'904.06</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'509	948'685'904.06	100.0%
<= 3 months in arrears	0	0.00	0.0%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'509</b>	<b>948'685'904.06</b>	<b>100.00%</b>