

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 17 November, 2023 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		802'474'532.30
B =		17'290'569.73
C =		0.00
X =		0.00
Z =		53'945'556.46
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>765'819'545.57</b>

Method Used for Calculating "A"	Arrears Adjusted Current Balance
Asset Percentage used	85%
Amount Outstanding of the Covered Bonds	688'586'400.00
Available Overcollateralisation	32%
Excess Overcollateralisation*	11%

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

#### Interest Coverage Test

PASS

Interest from Pool	218'400'253.59
Expenses	-7'490'018.77
<b>Cover Pool Revenues (Amount A)</b>	<b>210'910'234.82</b>
Net Interest from/to Swaps	163'632'626.56
Interest on Covered Bonds	-197'413'542.46
<b>Interest Amount (Amount B)</b>	<b>-33'780'915.90</b>
<b>Total</b>	<b>177'129'318.91</b>

#### Detail of Outstanding Covered Bonds

Series	Currency	Notional Outstanding	FX Rate	CHF Equivalent	Maturity	Coupon Rate	ISIN CODE
Series 8	EUR	568'000'000.00	1.212	688'586'400.00	15.07.2039	2.250	XS1088825143
<b>Total</b>				<b>688'586'400.00</b>			

## Transaction Parties

Role	Name	Ratings Moody's	Ratings Fitch
Issuer	Credit Suisse AG	A3	A+
Servicer	Credit Suisse (Switzerland) Ltd.	-	A+
Calculation Agent	Credit Suisse AG	A3	A+
Covered Bond Swap Provider	Credit Suisse AG	A3	A+
Mortgage Pool Swap Provider	Credit Suisse AG	A3	A+
Account Bank	Credit Suisse (Switzerland) Ltd.	-	A+

## Balance of Programme Accounts

General *	4'290'569.73
Cover Pool *	13'000'000.00
Swap Collateral *	0.00
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
<b>Total</b>	<b>17'435'705.64</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	944'087'685.06
Average Balance of Mortgage Agreements	584'574.42
Number of Mortgage Agreements	1'615
WA Remaining Terms (in years)	3.84
WA LTV (in %)	66.14%

## 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	497	184'546'935.55	19.5%
1 - 2 years	372	139'030'617.30	14.7%
2 - 3 years	363	133'599'108.66	14.2%
3 - 4 years	289	108'867'140.50	11.5%
4 - 5 years	210	77'999'672.90	8.3%
5 - 6 years	224	94'954'553.80	10.1%
6 - 7 years	153	68'231'743.00	7.2%
7 - 8 years	96	54'118'410.35	5.7%
8 - 9 years	80	34'470'238.00	3.7%
9 - 10 years	19	7'530'000.00	0.8%
>10 years	79	40'739'265.00	4.3%
<b>Total</b>	<b>2'382</b>	<b>944'087'685.06</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	1	149'000.00	0.0%
10 - 20%	24	5'065'000.00	0.5%
20 - 30%	82	22'369'335.30	2.4%
30 - 40%	126	42'615'080.00	4.5%
40 - 50%	217	96'150'818.00	10.2%
50 - 60%	276	147'580'843.00	15.6%
60 - 70%	362	224'166'003.80	23.7%
70 - 80%	276	203'825'174.51	21.6%
80 - 90%	177	142'608'737.45	15.1%
90 - 95%	47	37'387'668.00	4.0%
95 - 100%	27	22'170'025.00	2.3%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'615</b>	<b>944'087'685.06</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	8	905'600.00	0.1%
200 - 300'000	62	9'793'536.40	1.0%
300 - 400'000	130	28'058'379.00	3.0%
400 - 500'000	150	41'471'883.16	4.4%
500 - 600'000	163	55'712'545.00	5.9%
600 - 700'000	191	76'300'182.00	8.1%
700 - 800'000	157	73'446'716.50	7.8%
800 - 900'000	124	67'044'607.80	7.1%
900'000 - 1 Mio.	103	59'587'208.00	6.3%
1 - 1.1 Mio.	76	49'374'506.60	5.2%
1.1 - 1.2 Mio.	59	42'411'550.00	4.5%
1.2 - 1.3 Mio.	75	58'649'108.00	6.2%
1.3 - 1.4 Mio.	51	42'119'459.00	4.5%
1.4 - 1.5 Mio.	43	36'914'294.00	3.9%
1.5 - 2 Mio.	126	129'563'959.15	13.7%
2 - 3 Mio.	55	76'929'122.15	8.1%
3 - 4 Mio.	22	43'977'528.30	4.7%
4 - 5 Mio.	13	27'870'000.00	3.0%
> 5 Mio.	7	23'957'500.00	2.5%
<b>Total</b>	<b>1'615</b>	<b>944'087'685.06</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'211	866'099'815.46	91.7%
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	393'000.00	0.0%
Saron Mortgage	170	77'594'869.60	8.2%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'382</b>	<b>944'087'685.06</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	49	25'046'336.40	2.7%
Central Switzerland	109	77'811'162.00	8.2%
E. Switzerland	78	39'740'225.00	4.2%
Lake Geneva Area	318	249'015'590.11	26.4%
N.W. Switzerland	295	166'185'294.00	17.6%
S. Switzerland	320	125'207'758.00	13.3%
W. Switzerland	158	75'296'844.40	8.0%
Zurich	288	185'784'475.15	19.7%
<b>Total</b>	<b>1'615</b>	<b>944'087'685.06</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	770	395'588'798.66	41.9%
Holiday Home	135	52'681'358.00	5.6%
Single Family Home	646	435'270'431.40	46.1%
Apartment Building	64	60'547'097.00	6.4%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'615</b>	<b>944'087'685.06</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'372	940'817'685.06	99.7%
<= 3 months in arrears	10	3'270'000.00	0.3%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'382</b>	<b>944'087'685.06</b>	<b>100.00%</b>