

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 21 April, 2023 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		1'013'864'584.62
B =		17'598'057.65
C =		0.00
X =		0.00
Z =		55'926'421.45
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>975'536'220.82</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	68%
Excess Overcollateralisation*	42%

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

#### Interest Coverage Test

PASS

Interest from Pool	286'736'105.95
Expenses	-7'767'171.77
<b>Cover Pool Revenues (Amount A)</b>	<b>278'968'934.18</b>
Net Interest from/to Swaps	178'504'871.01
Interest on Covered Bonds	-212'834'800.25
<b>Interest Amount (Amount B)</b>	<b>-34'329'929.24</b>
<b>Total</b>	<b>244'639'004.94</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	BBB+
Servicer	Credit Suisse (Switzerland) Ltd.	-	A-
Calculation Agent	Credit Suisse AG	A3	BBB+
Covered Bond Swap Provider	Credit Suisse AG	A3	BBB+
Mortgage Pool Swap Provider	Credit Suisse AG	A3	BBB+
Account Bank	Credit Suisse (Switzerland) Ltd.	-	A-

## Balance of Programme Accounts

General *	4'598'057.65
Cover Pool *	13'000'000.00
Swap Collateral *	37'030'081.24
Share Capital Bank Account (i.e. no safekeeping account)	145'135.91
<b>Total</b>	<b>54'773'274.80</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1'192'781'864.26
Average Balance of Mortgage Agreements	575'111.80
Number of Mortgage Agreements	2'074
WA Remaining Terms (in years)	3.85
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	677	265'680'025.75	22.3%
1 - 2 years	477	158'026'540.15	13.2%
2 - 3 years	406	144'504'661.30	12.1%
3 - 4 years	395	146'336'088.16	12.3%
4 - 5 years	253	93'403'449.00	7.8%
5 - 6 years	239	86'769'183.95	7.3%
6 - 7 years	240	111'392'297.00	9.3%
7 - 8 years	165	74'147'802.45	6.2%
8 - 9 years	97	51'682'776.50	4.3%
9 - 10 years	44	16'347'175.00	1.4%
>10 years	98	44'491'865.00	3.7%
<b>Total</b>	<b>3'091</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>

## Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	2	261'500.00	0.0%
10 - 20%	35	6'426'000.00	0.5%
20 - 30%	106	27'684'309.40	2.3%
30 - 40%	162	55'053'550.00	4.6%
40 - 50%	277	122'582'885.00	10.3%
50 - 60%	351	186'157'052.50	15.6%
60 - 70%	462	281'174'656.90	23.6%
70 - 80%	367	264'397'481.11	22.2%
80 - 90%	225	176'929'829.35	14.8%
90 - 95%	52	44'456'218.00	3.7%
95 - 100%	35	27'658'382.00	2.3%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>2'074</b>	<b>1'192'781'864.26</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	14	1'654'600.00	0.1%
200 - 300'000	76	11'894'486.40	1.0%
300 - 400'000	162	34'919'340.00	2.9%
400 - 500'000	201	54'747'377.16	4.6%
500 - 600'000	218	73'714'457.50	6.2%
600 - 700'000	236	94'770'261.10	7.9%
700 - 800'000	197	92'576'997.50	7.8%
800 - 900'000	169	90'988'372.80	7.6%
900'000 - 1 Mio.	143	81'886'845.50	6.9%
1 - 1.1 Mio.	100	65'153'982.10	5.5%
1.1 - 1.2 Mio.	72	52'375'926.00	4.4%
1.2 - 1.3 Mio.	89	67'175'862.00	5.6%
1.3 - 1.4 Mio.	62	51'339'311.00	4.3%
1.4 - 1.5 Mio.	54	46'300'394.00	3.9%
1.5 - 2 Mio.	151	154'152'051.15	12.9%
2 - 3 Mio.	88	123'770'071.75	10.4%
3 - 4 Mio.	23	45'715'528.30	3.8%
4 - 5 Mio.	14	30'318'000.00	2.5%
> 5 Mio.	5	19'328'000.00	1.6%
<b>Total</b>	<b>2'074</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'755	1'043'660'217.21	87.5%
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	4	1'560'000.00	0.1%
Saron Mortgage	332	147'561'647.05	12.4%
Variable	0	0.00	0.0%
<b>Total</b>	<b>3'091</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	56	29'322'186.40	2.5%
Central Switzerland	159	106'192'562.00	8.9%
E. Switzerland	107	57'553'744.10	4.8%
Lake Geneva Area	375	289'570'639.31	24.3%
N.W. Switzerland	366	202'432'377.00	17.0%
S. Switzerland	437	167'787'483.00	14.1%
W. Switzerland	197	93'954'090.30	7.9%
Zurich	377	245'968'782.15	20.6%
<b>Total</b>	<b>2'074</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	979	499'237'143.76	41.9%
Holiday Home	186	67'000'433.00	5.6%
Single Family Home	825	546'891'340.50	45.8%
Apartment Building	84	79'652'947.00	6.7%
Other	0	0.00	0.0%
<b>Total</b>	<b>2'074</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	3'063	1'184'131'024.26	99.3%
<= 3 months in arrears	28	8'650'840.00	0.7%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>3'091</b>	<b>1'192'781'864.26</b>	<b>100.00%</b>