

## Covered Bond Programme

### Monthly Investor Report

As per the relevant Cutoff Date 20 October, 2023 (all amounts in CHF)

#### Asset Coverage Test

PASS

A =		770'702'654.64
B =		17'281'544.68
C =		0.00
X =		0.00
Z =		54'209'671.79
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>733'774'527.53</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	26%
Excess Overcollateralisation*	7%

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

#### Interest Coverage Test

PASS

Interest from Pool	208'381'572.94
Expenses	-7'522'516.43
<b>Cover Pool Revenues (Amount A)</b>	<b>200'859'056.51</b>
Net Interest from/to Swaps	159'177'343.19
Interest on Covered Bonds	-193'195'874.21
<b>Interest Amount (Amount B)</b>	<b>-34'018'531.02</b>
<b>Total</b>	<b>166'840'525.49</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 *	4'281'544.68
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>17'426'680.59</b>

\*) bank and safekeeping account

## Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	906'709'005.46
Average Balance of Mortgage Agreements	578'258.29
Number of Mortgage Agreements	1'568
WA Remaining Terms (in years)	3.83
WA LTV (in %)	66.40%

## 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	500	182'680'350.95	20.1%
1 - 2 years	352	129'957'920.30	14.3%
2 - 3 years	329	118'997'099.66	13.1%
3 - 4 years	262	101'555'186.50	11.2%
4 - 5 years	221	83'288'137.90	9.2%
5 - 6 years	216	90'746'041.80	10.0%
6 - 7 years	156	69'598'655.00	7.7%
7 - 8 years	97	53'318'561.35	5.9%
8 - 9 years	67	29'871'587.00	3.3%
9 - 10 years	19	7'567'000.00	0.8%
>10 years	75	39'128'465.00	4.3%
<b>Total</b>	<b>2'294</b>	<b>906'709'005.46</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%	20	3'625'000.00	0.4%
20 - 30%	80	21'559'285.30	2.4%
30 - 40%	124	42'011'080.00	4.6%
40 - 50%	211	90'536'500.00	10.0%
50 - 60%	270	141'055'160.00	15.6%
60 - 70%	348	214'429'282.80	23.6%
70 - 80%	265	192'646'999.51	21.2%
80 - 90%	176	141'454'629.85	15.6%
90 - 95%	44	36'579'668.00	4.0%
95 - 100%	29	22'662'400.00	2.5%
> 100%	0	0.00	0.0%
<b>Total</b>	<b>1'568</b>	<b>906'709'005.46</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	1'015'600.00	0.1%
200 - 300'000	61	9'447'936.40	1.0%
300 - 400'000	128	27'598'829.00	3.0%
400 - 500'000	150	40'725'483.16	4.5%
500 - 600'000	161	55'424'895.00	6.1%
600 - 700'000	185	73'325'337.00	8.1%
700 - 800'000	155	73'442'566.50	8.1%
800 - 900'000	118	64'506'107.80	7.1%
900'000 - 1 Mio.	100	57'164'658.00	6.3%
1 - 1.1 Mio.	71	46'492'425.00	5.1%
1.1 - 1.2 Mio.	58	42'146'450.00	4.6%
1.2 - 1.3 Mio.	75	58'146'932.00	6.4%
1.3 - 1.4 Mio.	50	41'177'031.00	4.5%
1.4 - 1.5 Mio.	37	33'479'394.00	3.7%
1.5 - 2 Mio.	120	124'493'081.15	13.7%
2 - 3 Mio.	54	77'510'751.15	8.5%
3 - 4 Mio.	19	36'774'028.30	4.1%
4 - 5 Mio.	13	29'220'000.00	3.2%
> 5 Mio.	4	14'617'500.00	1.6%
<b>Total</b>	<b>1'568</b>	<b>906'709'005.46</b>	<b>100.00%</b>

## Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Fixed	2'122	833'809'042.46	92.0%
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	110'000.00	0.0%
Saron Mortgage	171	72'789'963.00	8.0%
Variable	0	0.00	0.0%
<b>Total</b>	<b>2'294</b>	<b>906'709'005.46</b>	<b>100.00%</b>

## W&P - Property Region

W&P - Property Region	Number of Mortgage Agreements	Amount	% of Total
Berne	46	24'360'336.40	2.7%
Central Switzerland	105	74'651'162.00	8.2%
E. Switzerland	77	37'975'125.00	4.2%
Lake Geneva Area	298	225'161'062.11	24.8%
N.W. Switzerland	289	162'107'303.00	17.9%
S. Switzerland	315	120'563'258.00	13.3%
W. Switzerland	152	72'151'946.80	8.0%
Zurich	286	189'738'812.15	20.9%
<b>Total</b>	<b>1'568</b>	<b>906'709'005.46</b>	<b>100.00%</b>

## Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Condominium	752	387'295'470.66	42.7%
Holiday Home	130	45'178'258.00	5.0%
Single Family Home	625	416'682'579.80	46.0%
Apartment Building	61	57'552'697.00	6.3%
Other	0	0.00	0.0%
<b>Total</b>	<b>1'568</b>	<b>906'709'005.46</b>	<b>100.00%</b>

## Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	2'277	898'597'005.46	99.1%
<= 3 months in arrears	17	8'112'000.00	0.9%
> 3 months in arrears	0	0.00	0.0%
<b>Total</b>	<b>2'294</b>	<b>906'709'005.46</b>	<b>100.00%</b>