

## Crédit Agricole next bank (Suisse) SA. CHF 2 billion Covered Bond Programme

### Monthly Investor Report

As per relevant cutoff date : 31 of March , 2026 (all amount in CHF)

**PASS**

#### Asset Coverage Test \*

A=		1,908,834,716
B=		759,341
C=		0
X=		0
Z=		0
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>1,909,594,057</b>

Method used for calculating "A"	A(ii)
A(i)	2,030,675,229
A(ii)	1,908,834,716
Asset Percentage Used	94.00%
Amount Outstanding of the Covered Bonds	1,800,000,000
Total Mortgage Balance	2,030,675,229.48
Nominal Overcollateralisation	13%

(\* ) See appendix for a description of the Asset Coverage Test

**PASS**

#### Interest Coverage Test \*

Interest from Pool	25,626,986
Expenses	-170,000
<b>Cover Pool Revenues (Amount A)</b>	<b>25,456,986</b>
Net Interest from/to Swaps	0
Interest on Covered Bonds	-17,542,998.00
<b>Interest Amount (Amount B)</b>	<b>-17,542,998</b>
<b>Total</b>	<b>7,913,988</b>

## Crédit Agricole next bank (Suisse) SA. CHF 2 billion Covered Bond Programme

### Detail of outstanding Covered Bonds

Series	Currency	Notional Outstanding	Maturity	Coupon Rate	ISIN CODE
Fixed-Rate Covered bonds due 09.2029	CHF	200,000,000	18.09.2029	0.07%	CH0564642053
Fixed-Rate Covered bonds due 04.2031	CHF	200,000,000	09.04.2031	0.125%	CH1100259774
Fixed-Rate Green Covered bonds due 09.2031	CHF	150,000,000	24.09.2031	0.03%	CH1132966297
Fixed-Rate Covered bonds due 07.2028	CHF	100,000,000	28.07.2028	0.22%	CH1160382896
Fixed-Rate Covered bonds due 09.2027	CHF	100,000,000	23.09.2027	1.6075%	CH1211713156
Fixed-Rate Green Covered bonds due 09.2032	CHF	100,000,000	23.09.2032	1.97%	CH1211713164
Fixed-Rate Covered bonds due 01.2030	CHF	150,000,000	25.01.2030	1.91%	CH1239495059
Fixed-Rate Covered bonds due 09.2026	CHF	100,000,000	23.09.2026	1.8984%	CH1274703110
Fixed-Rate Green Covered bonds due 09.2030	CHF	100,000,000	23.09.2030	1.9320%	CH1274703128
Fixed-Rate Green Covered bonds due 03.2027	CHF	100,000,000	25.03.2027	1.4625%	CH1291601933
Fixed-Rate Covered bonds due 03.2033	CHF	100,000,000	25.03.2033	1.5200%	CH1291601941
Fixed-Rate Covered bonds due 04.2029	CHF	100,000,000	23.04.2029	0.9750%	CH1349302930
Fixed-Rate Green covered bonds due 01.2028	CHF	100,000,000	24.01.2028	0.74%	CH1383924722
Fixed-Rate Covered bonds due 03.2032	CHF	100,000,000	24.03.2032	0.9338%	CH1383924730
Fixed-Rate Covered bonds due 07.2035	CHF	100,000,000	30.07.2035	0.9838%	CH1513428404

### Transaction Parties

Role	Name	Ratings Fitch
Issuer	Crédit agricole next bank (Suisse) SA.	A
Servicer	Crédit agricole next bank (Suisse) SA.	A
Account Bank	Crédit agricole next bank (Suisse) SA.	A

### Balance of Programme Accounts

General **	759,340.61
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
<b>Total</b>	<b>859,340.61</b>

\*\* bank and safekeeping account

### Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	2,030,675,229
Average Balance of Mortgage Agreements	804,228
Number of Mortgage Agreements	2,525
WA Remaining Terms (in years)	3.49
WA LTV (in%)	61.14%
WA Interest Rate (in %)	1.26
Fixed Rate Mortgages (in % of Total)	82.56%

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### Residential Mortgages

#### Remaining Terms

Remaining Terms	Number of Loan Parts	Amount	% of Total
No termination date	0	0	0.00%
up to 1 year	1,874	611,306,832	30.10%
1 - 2 years	700	217,755,121	10.72%
2 - 3 years	630	197,452,161	9.72%
3 - 4 years	666	223,265,875	10.99%
4 - 5 years	538	160,707,439	7.91%
5 - 6 years	468	158,637,093	7.81%
6 - 7 years	388	144,265,641	7.10%
7 - 8 years	156	67,874,716	3.34%
8 - 9 years	253	161,289,469	7.94%
9 - 10 years	87	56,373,104	2.78%
> 10 years	52	31,747,778	1.56%
<b>Total</b>	<b>5,812</b>	<b>2,030,675,229</b>	<b>100.00%</b>

#### Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	5	628,000	0.03%
10 - 20%	28	8,800,751	0.43%
20 - 30%	77	30,837,335	1.52%
30 - 40%	169	90,650,630	4.46%
40 - 50%	387	249,718,065	12.30%
50 - 60%	664	509,914,372	25.11%
60 - 70%	638	577,623,127	28.44%
70 - 80%	483	484,168,404	23.84%
80 - 90%	70	74,968,377	3.69%
90 - 100%	4	3,366,168	0.17%
> 100%	0	0	0.00%
<b>Total</b>	<b>2,525</b>	<b>2,030,675,229</b>	<b>100.00%</b>

#### Total Balance by Property Value

Total Balance by Property Value	Number of Mortgage Agreements	Amount	% of Total
<= 100,000	1	51,000	0.00%
100 - 200,000	9	754,165	0.04%
200 - 300,000	24	3,234,280	0.16%
300 - 400,000	46	8,955,516	0.44%
400 - 500,000	94	24,120,642	1.19%
500 - 600,000	122	38,138,736	1.88%
600 - 700,000	113	42,363,303	2.09%
700 - 800,000	182	82,525,575	4.06%
800 - 900,000	152	75,191,067	3.70%
900 - 1 Mio	183	105,079,215	5.17%
1 - 1.1 Mio	169	107,286,878	5.28%
1.1 - 1.2 Mio	140	92,448,871	4.55%
1.2 - 1.3 Mio	138	101,158,563	4.98%
1.3 - 1.4 Mio	146	117,414,975	5.78%
1.4 - 1.5 Mio	124	107,708,275	5.30%
1.5 - 2 Mio	442	442,439,500	21.79%
2 - 3 Mio	319	439,295,744	21.63%
3 - 4 Mio	88	156,156,331	7.69%
4 - 5 Mio	21	52,029,962	2.56%
>5 Mio	12	34,322,631	1.69%
<b>Total</b>	<b>2,525</b>	<b>2,030,675,229</b>	<b>100.00%</b>

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### Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	1,033	354,067,961	17.44%
Fixed	4,779	1,676,607,269	82.56%
<b>Total</b>	<b>5,812</b>	<b>2,030,675,229</b>	<b>100.00%</b>

### Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	181	98,390,119	4.85%
0.5% - 1.0%	2,306	708,268,897	34.88%
1.0% - 1.5%	1,955	679,902,625	33.48%
1.5% - 2.0%	766	328,204,810	16.16%
2.0% - 2.5%	345	135,357,152	6.67%
2.5% - 3.0%	241	76,517,687	3.77%
3.0% - 3.5%	17	3,927,439	0.19%
3.5% - 4.0%	1	106,500	0.01%
4.0% - 4.5%	0	0	0.00%
4.5% - 5.0%	0	0	0.00%
5.0% - 5.5%	0	0	0.00%
5.5% - 6.0%	0	0	0.00%
>6%	0	0	0.00%
<b>Total</b>	<b>5,812</b>	<b>2,030,675,229</b>	<b>100.00%</b>

### Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	35	26,053,746	1.28%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	58	37,970,486	1.87%
Basle-Country	34	29,167,233	1.44%
Basle-City	19	13,714,581	0.68%
Friburg	207	121,840,506	6.00%
Geneva	758	724,881,336	35.70%
Glaris	0	0	0.00%
Grisons	1	175,000	0.01%
Jura	11	4,551,766	0.22%
Lucerne	10	6,557,371	0.32%
Neuchatel	86	56,321,518	2.77%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.07%
Saint-Gall	10	7,863,060	0.39%
Schaffhouse	0	0	0.00%
Soleure	9	4,578,684	0.23%
Schwytz	6	4,495,387	0.22%
Thurgovia	0	0	0.00%
Tessin	9	3,278,347	0.16%
Uri	0	0	0.00%
Vaud	912	733,530,456	36.12%
Wallis	205	79,190,116	3.90%
Zoug	10	13,129,128	0.65%
Zurich	144	161,976,507	7.98%
<b>Total</b>	<b>2,525</b>	<b>2,030,675,229</b>	<b>100.00%</b>

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### Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Owner-occupied Condominium	1,000	777,721,078	38.30%
Owner-occupied Single Family Home	898	906,766,108	44.65%
Holiday Home	156	58,978,977	2.90%
Other	471	287,209,066	14.14%
<b>Total</b>	<b>2,525</b>	<b>2,030,675,229</b>	<b>100.00%</b>

### Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	5,801	2,026,113,970	99.78%
<= 3 months in arrears	11	4,561,259	0.22%
> 3 months in arrears	0	0	0.00%
<b>Total</b>	<b>5,812</b>	<b>2,030,675,229</b>	<b>100.00%</b>

## Crédit Agricole next bank (Suisse) SA. CHF 2 billion Covered Bond Programme

### APPENDIX

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#### Asset Coverage Test

Please note: the below is only a summary of the Asset Coverage Test. For a complete description and definitions of defined terms, please refer to the programme's base prospectus.

The Asset Coverage Test is met on a specific Test Date with reference to the immediately previous Cut-off Date. The Adjusted Aggregate Relevant Mortgage Loan Amount is in an amount at least equal to the CHF Equivalent of the aggregate Principal Amount Outstanding of all Series and Tranches of Covered Bonds.

The Adjusted Aggregate Relevant Mortgage Loan Amount means the amount calculated on each Test Date as of the previous Cut-off Date as follows:  
 $A + B + C - (X + Z)$

- A = the lower of (i) and (ii) (i) = the sum of the Adjusted Current Balance of each Relevant Mortgage Loan, which, in relation to each Relevant Mortgage Loan, shall be the lower of (1) the actual Current Balance of each Relevant Mortgage Loan as calculated on the Test Date as of the previous Cut-off Date and (2) the related Pro Rata Property Value multiplied by M (where for each Relevant Mortgage Loan that is less than three months in arrears or not in arrears,  $M = 0.80$ , for each Relevant Mortgage Loan that is three months or more in arrears and has a related LTV of less than or equal to 80%,  $M = 0.40$  and for each Relevant Mortgage Loan that is three months or more in arrears and has a related LTV of more than 80%,  $M = 0.25$ )
- (ii) = the sum of the Arrears Adjusted Current Balance of each Relevant Mortgage Loan, which, in relation to each Relevant Mortgage Loan, shall be the lower of (1) the actual Current Balance of each Relevant Mortgage Loan as calculated on the Test Date as of the previous Cut-off Date and (2) the related Pro Rata Property Value multiplied by N (where for each Relevant Mortgage Loan that is less than three months in arrears or not in arrears,  $N = 1$ ; for each Relevant Mortgage Loan that is three months or more in arrears and has a related LTV of less than or equal to 80%,  $N = 0.40$  and for each Relevant Mortgage Loan that is three months or more in arrears and has a related LTV of more than 80%,  $N = 0.25$ )

The result of the calculation in this paragraph (ii) above is multiplied by the Asset Percentage.

- B = the CHF Equivalent of the aggregate cash amount standing to the credit of the General Bank Account and the Cover Pool Bank Account as of the previous Cut-off Date
- C = the CHF Equivalent of the aggregate outstanding principal balance of any Substitute Assets (excluding cash already accounted for under item B above);
- X = for as long as the Issuer's short-term deposit rating is equal to or higher than 'F1' by Fitch or its long-term deposit rating is equal to or higher than 'A' by Fitch or, if no deposit rating is available, the Fitch Short-Term Issuer Default Rating is equal to or higher than 'F1' or the Fitch Long-Term Issuer Default Rating is equal to or higher than 'A', zero; otherwise an amount equal to the Deposit Set-Off Amount;
- Z = (a) zero, for so long as the Issuer's Fitch Long-Term Issuer Default Rating is at least 'A' or the Issuer's Fitch Short-Term Issuer Default Rating is at least 'F1'; or
- (b) the weighted average remaining maturity (expressed in years) of all Covered Bonds then outstanding multiplied by the CHF Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds multiplied by the Negative Carry Factor, provided that, if the weighted average remaining maturity of all Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.