

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

Monthly Investor Report

As per relevant cutoff date : 30 of June , 2024 (all amount in CHF)

PASS

Asset Coverage Test *

A=	1,495,091,613
B=	402,303
C=	0
X=	0
Z=	0
Total:	A + B + C - X - Z= 1,495,493,916

Method used for calculating "A"	A(ii)
A(i)	1,689,369,054
A(ii)	1,495,091,613
Asset Percentage Used	88.50%
Amount Outstanding of the Covered Bonds	1,400,000,000
Total Mortgage Balance	1,689,369,054.2
Nominal Overcollateralisation	21%

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

PASS

Interest Coverage Test *

Interest from Pool	23,426,008
Expenses	-170,000
Cover Pool Revenues (Amount A)	23,256,008
Net Interest from/to Swaps	0
Interest on Covered Bonds	-13,910,400.00
Interest Amount (Amount B)	-13,910,400
Total	9,345,608

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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

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 **	402,302.98
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
Total	502,302.98

** bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1,689,369,054
Average Balance of Mortgage Agreements	776,364
Number of Mortgage Agreements	2,176
WA Remaining Terms (in years)	4.18
WA LTV (in%)	62.48%
WA Interest Rate (in %)	1.39
Fixed Rate Mortgages (in % of Total)	86.81%

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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	1,058	288,897,570	17.10%
1 - 2 years	452	113,617,805	6.73%
2 - 3 years	954	298,432,403	17.67%
3 - 4 years	527	153,543,849	9.09%
4 - 5 years	605	191,392,602	11.33%
5 - 6 years	494	166,110,360	9.83%
6 - 7 years	553	167,818,740	9.93%
7 - 8 years	455	148,423,779	8.79%
8 - 9 years	219	83,787,742	4.96%
9 - 10 years	95	33,721,249	2.00%
> 10 years	104	43,622,955	2.58%
Total	5,516	1,689,369,054	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	3	350,000	0.02%
10 - 20%	27	6,822,030	0.40%
20 - 30%	63	21,606,653	1.28%
30 - 40%	117	58,636,494	3.47%
40 - 50%	292	194,193,696	11.50%
50 - 60%	520	364,169,072	21.56%
60 - 70%	647	547,432,023	32.40%
70 - 80%	411	390,024,058	23.09%
80 - 90%	89	99,582,183	5.89%
90 - 100%	7	6,552,845	0.39%
> 100%	0	0	0.00%
Total	2,176	1,689,369,054	100.00%

Total Balance by Property Value

Total Balance by Property Value	Number of Mortgage Agreements	Amount	% of Total
<= 100,000	0	0	0.00%
100 - 200,000	10	796,980	0.05%
200 - 300,000	34	4,804,006	0.28%
300 - 400,000	57	11,522,327	0.68%
400 - 500,000	100	26,392,890	1.56%
500 - 600,000	96	30,738,806	1.82%
600 - 700,000	132	53,037,263	3.14%
700 - 800,000	152	68,336,545	4.05%
800 - 900,000	157	80,371,146	4.76%
900 - 1 Mio	144	85,922,709	5.09%
1 - 1.1 Mio	153	92,077,537	5.45%
1.1 - 1.2 Mio	134	91,325,234	5.41%
1.2 - 1.3 Mio	123	94,176,199	5.57%
1.3 - 1.4 Mio	110	91,123,899	5.39%
1.4 - 1.5 Mio	89	77,546,001	4.59%
1.5 - 2 Mio	340	351,540,106	20.81%
2 - 3 Mio	262	360,606,012	21.35%
3 - 4 Mio	59	102,429,489	6.06%
4 - 5 Mio	17	44,342,936	2.62%
>5 Mio	7	22,278,971	1.32%
Total	2,176	1,689,369,054	100.00%

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Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	721	222,805,029	13.19%
Fixed	4,795	1,466,564,025	86.81%
Total	5,516	1,689,369,054	100.00%

Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	132	42,178,085	2.50%
0.5% - 1.0%	1,752	508,158,848	30.08%
1.0% - 1.5%	1,823	573,585,989	33.95%
1.5% - 2.0%	612	232,493,449	13.76%
2.0% - 2.5%	899	256,667,030	15.19%
2.5% - 3.0%	249	70,792,238	4.19%
3.0% - 3.5%	43	4,871,892	0.29%
3.5% - 4.0%	6	621,523	0.04%
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%
Total	5,516	1,689,369,054	100.00%

Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	31	22,142,442	1.31%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	41	25,922,843	1.53%
Basle-Country	34	30,171,759	1.79%
Basle-City	21	15,681,840	0.93%
Friburg	172	100,186,228	5.93%
Geneva	672	633,475,793	37.50%
Glaris	0	0	0.00%
Grisons	1	616,870	0.04%
Jura	12	5,301,166	0.31%
Lucerne	7	4,041,488	0.24%
Neuchatel	74	43,329,554	2.56%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.08%
Saint-Gall	8	6,571,975	0.39%
Schaffhouse	0	0	0.00%
Soleure	10	5,002,369	0.30%
Schwytz	3	1,092,206	0.06%
Thurgovia	0	0	0.00%
Tessin	2	585,520	0.03%
Uri	0	0	0.00%
Vaud	783	597,845,855	35.39%
Wallis	182	68,592,793	4.06%
Zoug	9	12,277,966	0.73%
Zurich	113	115,130,388	6.81%
Total	2,176	1,689,369,054	100.00%

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Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Owner-occupied Condominium	814	589,172,893	34.88%
Owner-occupied Single Family Home	818	801,816,959	47.46%
Holiday Home	137	48,725,402	2.88%
Other	407	249,653,800	14.78%
Total	2,176	1,689,369,054	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	5,012	1,529,327,222	90.53%
<= 3 months in arrears	504	160,041,832	9.47%
> 3 months in arrears	0	0	0.00%
Total	5,516	1,689,369,054	100.00%

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APPENDIX

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.