

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

Monthly Investor Report

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

PASS

Asset Coverage Test *

A=	1,550,546,265
B=	525,879
C=	0
X=	0
Z=	0
Total:	A + B + C - X - Z= 1,551,072,144
Method used for calculating "A"	A(ii)
A(i)	1,752,029,678
A(ii)	1,550,546,265
Asset Percentage Used	88.50%
Amount Outstanding of the Covered Bonds	1,400,000,000
Total Mortgage Balance	1,752,029,678.32
Nominal Overcollateralisation	25%

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

PASS

Interest Coverage Test *

Interest from Pool	24,183,474
Expenses	-170,000
Cover Pool Revenues (Amount A)	24,013,474
Net Interest from/to Swaps	0
Interest on Covered Bonds	-13,910,400.00
Interest Amount (Amount B)	-13,910,400
Total	10,103,074

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

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 **	525,878.93
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
Total	625,878.93

** bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1,752,029,678
Average Balance of Mortgage Agreements	779,719
Number of Mortgage Agreements	2,247
WA Remaining Terms (in years)	4.08
WA LTV (in%)	62.83%
WA Interest Rate (in %)	1.38
Fixed Rate Mortgages (in % of Total)	86.08%

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

Residential Mortgages

Remaining Terms

Remaining Terms	Number of Loan Parts	Amount	% of Total
No termination date	0	0	0.00%
up to 1 year	1,131	318,450,819	18.18%
1 - 2 years	583	152,850,408	8.72%
2 - 3 years	897	283,706,272	16.19%
3 - 4 years	591	181,466,035	10.36%
4 - 5 years	530	170,362,377	9.72%
5 - 6 years	502	165,087,013	9.42%
6 - 7 years	552	179,196,508	10.23%
7 - 8 years	451	145,815,171	8.32%
8 - 9 years	154	57,533,697	3.28%
9 - 10 years	110	49,684,000	2.84%
> 10 years	94	47,877,377	2.73%
Total	5,595	1,752,029,678	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	4	800,000	0.05%
10 - 20%	29	7,280,265	0.42%
20 - 30%	60	20,729,575	1.18%
30 - 40%	121	61,253,197	3.50%
40 - 50%	294	194,315,281	11.09%
50 - 60%	544	387,902,566	22.14%
60 - 70%	648	540,746,667	30.86%
70 - 80%	428	410,908,660	23.45%
80 - 90%	112	122,151,124	6.97%
90 - 100%	7	5,942,343	0.34%
> 100%	0	0	0.00%
Total	2,247	1,752,029,678	100.00%

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	10	844,038	0.05%
200 - 300,000	33	4,705,907	0.27%
300 - 400,000	58	11,760,968	0.67%
400 - 500,000	104	27,586,259	1.57%
500 - 600,000	102	33,069,624	1.89%
600 - 700,000	132	53,184,022	3.04%
700 - 800,000	161	73,660,867	4.20%
800 - 900,000	167	86,422,646	4.93%
900 - 1 Mio	152	90,940,436	5.19%
1 - 1.1 Mio	160	97,943,092	5.59%
1.1 - 1.2 Mio	134	92,254,523	5.27%
1.2 - 1.3 Mio	127	97,751,695	5.58%
1.3 - 1.4 Mio	115	96,389,828	5.50%
1.4 - 1.5 Mio	90	78,438,274	4.48%
1.5 - 2 Mio	336	346,400,192	19.77%
2 - 3 Mio	281	389,000,389	22.20%
3 - 4 Mio	59	102,553,406	5.85%
4 - 5 Mio	15	39,374,441	2.25%
>5 Mio	10	29,698,072	1.70%
Total	2,247	1,752,029,678	100.00%

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

Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	776	243,935,754	13.92%
Fixed	4,819	1,508,093,924	86.08%
Total	5,595	1,752,029,678	100.00%

Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	120	41,873,059	2.39%
0.5% - 1.0%	1,699	496,101,419	28.32%
1.0% - 1.5%	1,831	580,317,851	33.12%
1.5% - 2.0%	975	383,482,117	21.89%
2.0% - 2.5%	681	175,005,331	9.99%
2.5% - 3.0%	251	70,686,026	4.03%
3.0% - 3.5%	36	4,435,731	0.25%
3.5% - 4.0%	2	128,145	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%
Total	5,595	1,752,029,678	100.00%

Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	34	24,149,636	1.38%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	41	25,595,220	1.46%
Basle-Country	36	31,028,287	1.77%
Basle-City	20	15,188,759	0.87%
Friburg	177	101,025,051	5.77%
Geneva	692	645,709,545	36.85%
Glaris	0	0	0.00%
Grisons	1	615,244	0.04%
Jura	11	4,981,166	0.28%
Lucerne	8	4,839,272	0.28%
Neuchatel	78	48,502,571	2.77%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.08%
Saint-Gall	8	6,570,344	0.38%
Schaffhouse	0	0	0.00%
Soleure	10	4,997,392	0.29%
Schwytz	3	1,090,689	0.06%
Thurgovia	0	0	0.00%
Tessin	2	585,520	0.03%
Uri	0	0	0.00%
Vaud	809	624,756,094	35.66%
Wallis	183	68,833,889	3.93%
Zoug	9	12,256,097	0.70%
Zurich	124	129,904,902	7.41%
Total	2,247	1,752,029,678	100.00%

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

Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Owner-occupied Condominium	853	622,973,789	35.56%
Owner-occupied Single Family Home	831	818,600,769	46.72%
Holiday Home	141	50,540,440	2.88%
Other	422	259,914,680	14.84%
Total	2,247	1,752,029,678	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	5,439	1,699,993,310	97.03%
<= 3 months in arrears	156	52,036,369	2.97%
> 3 months in arrears	0	0	0.00%
Total	5,595	1,752,029,678	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.