

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

Monthly Investor Report

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

PASS

Asset Coverage Test *

A=		2,001,271,411
B=		805,810
C=		0
X=		0
Z=		0
Total:	A + B + C - X - Z=	2,002,077,221

Method used for calculating "A"	A(ii)
A(i)	2,129,012,140
A(ii)	2,001,271,411
Asset Percentage Used	94.00%
Amount Outstanding of the Covered Bonds	1,800,000,000
Total Mortgage Balance	2,129,012,139.56
Nominal Overcollateralisation	18%

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

PASS

Interest Coverage Test *

Interest from Pool	26,843,299
Expenses	-170,000
Cover Pool Revenues (Amount A)	26,673,299
Net Interest from/to Swaps	0
Interest on Covered Bonds	-17,542,998.00
Interest Amount (Amount B)	-17,542,998
Total	9,130,301

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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
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 **	805,810.11
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
Total	905,810.11

** bank and safekeeping account

Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	2,129,012,140
Average Balance of Mortgage Agreements	807,055
Number of Mortgage Agreements	2,638
WA Remaining Terms (in years)	3.39
WA LTV (in%)	61.60%
WA Interest Rate (in %)	1.26
Fixed Rate Mortgages (in % of Total)	81.66%

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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	2,081	675,082,809	31.71%
1 - 2 years	672	210,129,276	9.87%
2 - 3 years	716	223,410,417	10.49%
3 - 4 years	619	213,470,483	10.03%
4 - 5 years	602	176,055,051	8.27%
5 - 6 years	530	181,833,335	8.54%
6 - 7 years	296	114,042,356	5.36%
7 - 8 years	162	73,790,805	3.47%
8 - 9 years	264	168,646,121	7.92%
9 - 10 years	97	61,504,670	2.89%
> 10 years	49	31,046,817	1.46%
Total	6,088	2,129,012,140	100.00%

Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	6	643,082	0.03%
10 - 20%	29	9,125,185	0.43%
20 - 30%	76	32,014,807	1.50%
30 - 40%	172	90,884,638	4.27%
40 - 50%	388	249,971,308	11.74%
50 - 60%	679	525,142,711	24.67%
60 - 70%	665	595,209,111	27.96%
70 - 80%	534	532,768,153	25.02%
80 - 90%	85	89,888,822	4.22%
90 - 100%	4	3,364,324	0.16%
> 100%	0	0	0.00%
Total	2,638	2,129,012,140	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	9	752,798	0.04%
200 - 300,000	26	3,500,575	0.16%
300 - 400,000	48	9,448,955	0.44%
400 - 500,000	98	25,722,340	1.21%
500 - 600,000	131	41,805,611	1.96%
600 - 700,000	120	45,032,336	2.12%
700 - 800,000	189	86,202,392	4.05%
800 - 900,000	158	78,898,343	3.71%
900 - 1 Mio	183	106,645,126	5.01%
1 - 1.1 Mio	180	114,745,153	5.39%
1.1 - 1.2 Mio	148	98,756,182	4.64%
1.2 - 1.3 Mio	152	112,729,734	5.29%
1.3 - 1.4 Mio	153	124,564,073	5.85%
1.4 - 1.5 Mio	130	113,044,809	5.31%
1.5 - 2 Mio	459	462,516,993	21.72%
2 - 3 Mio	327	451,368,446	21.20%
3 - 4 Mio	93	168,314,001	7.91%
4 - 5 Mio	22	53,416,351	2.51%
>5 Mio	11	31,496,921	1.48%
Total	2,638	2,129,012,140	100.00%

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Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	1,162	390,373,864	18.34%
Fixed	4,926	1,738,638,276	81.66%
Total	6,088	2,129,012,140	100.00%

Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	174	97,371,734	4.57%
0.5% - 1.0%	2,426	744,238,776	34.96%
1.0% - 1.5%	2,045	722,570,319	33.94%
1.5% - 2.0%	829	345,721,214	16.24%
2.0% - 2.5%	352	137,121,345	6.44%
2.5% - 3.0%	246	78,848,744	3.70%
3.0% - 3.5%	15	3,033,508	0.14%
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%
Total	6,088	2,129,012,140	100.00%

Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	38	29,553,489	1.39%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	61	40,377,238	1.90%
Basle-Country	36	30,650,917	1.44%
Basle-City	22	17,294,625	0.81%
Friburg	230	136,769,370	6.42%
Geneva	769	744,349,261	34.96%
Glaris	0	0	0.00%
Grisons	1	175,000	0.01%
Jura	11	4,551,216	0.21%
Lucerne	8	4,824,094	0.23%
Neuchatel	88	58,181,023	2.73%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.07%
Saint-Gall	10	7,861,973	0.37%
Schaffhouse	0	0	0.00%
Soleure	9	5,072,906	0.24%
Schwytz	6	4,490,279	0.21%
Thurgovia	1	368,000	0.02%
Tessin	9	3,275,503	0.15%
Uri	0	0	0.00%
Vaud	962	767,541,961	36.05%
Wallis	211	82,660,562	3.88%
Zoug	11	15,918,556	0.75%
Zurich	154	173,696,165	8.16%
Total	2,638	2,129,012,140	100.00%

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Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Owner-occupied Condominium	1,055	824,014,396	38.70%
Owner-occupied Single Family Home	932	946,232,013	44.44%
Holiday Home	163	61,060,100	2.87%
Other	488	297,705,631	13.98%
Total	2,638	2,129,012,140	100.00%

Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	6,079	2,126,663,546	99.89%
<= 3 months in arrears	9	2,348,593	0.11%
> 3 months in arrears	0	0	0.00%
Total	6,088	2,129,012,140	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.