

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

### Monthly Investor Report

As per relevant cutoff date : 31 of October , 2022 (all amount in CHF)

**PASS**

#### Asset Coverage Test \*

A=	971,788,112
B=	307,994
C=	0
X=	0
Z=	0
<b>Total:</b>	<b>A + B + C - X - Z= 972,096,106</b>

Method used for calculating "A"	A(ii)
A(i)	1,056,291,426
A(ii)	971,788,112
Asset Percentage Used	92.00%
Amount Outstanding of the Covered Bonds	850,000,000
Total Mortgage Balance	1,056,291,425.64
Nominal Overcollateralisation	24%

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

**PASS**

#### Interest Coverage Test \*

Interest from Pool	11,993,861
Expenses	-170,000
<b>Cover Pool Revenues (Amount A)</b>	<b>11,823,861</b>
Net Interest from/to Swaps	0
Interest on Covered Bonds	-4,232,500.20
<b>Interest Amount (Amount B)</b>	<b>-4,232,500</b>
<b>Total</b>	<b>7,591,361</b>

#### 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

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

### Transaction Parties

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

\* greater or equal to A-

### Balance of Programme Accounts

General **	307,993.91
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
<b>Total</b>	<b>407,993.91</b>

\*\* bank and safekeeping account

### Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1,056,291,426
Average Balance of Mortgage Agreements	746,496
Number of Mortgage Agreements	1,415
WA Remaning Terms (in years)	4.91
WA LTV (in%)	63.70%
WA Interest Rate (in %)	1.14
Fixed Rate Mortgages (in % of Total)	97.12%

### Residential Mortgages

#### Remaining Terms

Remaining Terms	Number of Loan Parts	Amount	% of Total
No termination date	0	0	0.00%
up to 1 year	690	131,529,270	12.45%
1 - 2 years	329	71,048,780	6.73%
2 - 3 years	247	58,697,851	5.56%
3 - 4 years	403	123,834,857	11.72%
4 - 5 years	588	193,611,342	18.33%
5 - 6 years	395	121,652,054	11.52%
6 - 7 years	320	98,897,479	9.36%
7 - 8 years	322	98,711,347	9.35%
8 - 9 years	254	82,092,063	7.77%
9 - 10 years	159	43,453,900	4.11%
> 10 years	90	32,762,482	3.10%
<b>Total</b>	<b>3,797</b>	<b>1,056,291,426</b>	<b>100.00%</b>

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### Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	3	290,769	0.03%
10 - 20%	17	3,015,404	0.29%
20 - 30%	43	14,276,732	1.35%
30 - 40%	85	42,693,559	4.04%
40 - 50%	132	80,286,278	7.60%
50 - 60%	295	200,038,658	18.94%
60 - 70%	477	391,974,649	37.11%
70 - 80%	309	266,517,110	25.23%
80 - 90%	51	54,380,259	5.15%
90 - 100%	3	2,818,008	0.27%
> 100%	0	0	0.00%
<b>Total</b>	<b>1,415</b>	<b>1,056,291,426</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	781,897	0.07%
200 - 300,000	31	4,028,166	0.38%
300 - 400,000	54	11,785,125	1.12%
400 - 500,000	65	17,398,127	1.65%
500 - 600,000	73	25,033,034	2.37%
600 - 700,000	87	35,722,096	3.38%
700 - 800,000	108	49,617,724	4.70%
800 - 900,000	104	54,113,169	5.12%
900 - 1 Mio	109	62,456,056	5.91%
1 - 1.1 Mio	79	49,351,442	4.67%
1.1 - 1.2 Mio	79	56,147,552	5.32%
1.2 - 1.3 Mio	86	67,105,754	6.35%
1.3 - 1.4 Mio	68	57,195,184	5.41%
1.4 - 1.5 Mio	70	61,447,309	5.82%
1.5 - 2 Mio	213	224,117,392	21.22%
2 - 3 Mio	144	207,229,749	19.62%
3 - 4 Mio	26	46,791,916	4.43%
4 - 5 Mio	4	8,858,280	0.84%
>5 Mio	5	17,060,454	1.62%
<b>Total</b>	<b>1,415</b>	<b>1,056,291,426</b>	<b>100.00%</b>

### Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	163	30,430,243	2.88%
Fixed	3,634	1,025,861,183	97.12%
<b>Total</b>	<b>3,797</b>	<b>1,056,291,426</b>	<b>100.00%</b>

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

### Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	120	36,131,807	3.42%
0.5% - 1.0%	1,540	418,603,277	39.63%
1.0% - 1.5%	1,597	463,324,498	43.86%
1.5% - 2.0%	369	96,731,645	9.16%
2.0% - 2.5%	91	28,164,657	2.67%
2.5% - 3.0%	79	13,250,542	1.25%
3.0% - 3.5%	0	0	0.00%
3.5% - 4.0%	1	85,000	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>3,797</b>	<b>1,056,291,426</b>	<b>100.00%</b>

### Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	23	16,883,447	1.60%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	28	17,401,113	1.65%
Basle-Country	34	29,446,864	2.79%
Basle-City	19	13,844,660	1.31%
Friburg	88	48,806,587	4.62%
Geneva	427	390,294,928	36.95%
Glaris	0	0	0.00%
Grisons	0	0	0.00%
Jura	10	4,287,418	0.41%
Lucerne	3	1,825,400	0.17%
Neuchatel	43	24,623,267	2.33%
Nidwald	1	107,573	0.01%
Obwald	0	0	0.00%
Saint-Gall	5	6,028,428	0.57%
Schaffhouse	0	0	0.00%
Soleure	5	1,977,697	0.19%
Schwytz	1	937,200	0.09%
Thurgovia	0	0	0.00%
Tessin	2	562,029	0.05%
Uri	0	0	0.00%
Vaud	540	394,626,980	37.36%
Wallis	123	41,880,358	3.96%
Zoug	5	6,891,915	0.65%
Zurich	58	55,865,562	5.29%
<b>Total</b>	<b>1,415</b>	<b>1,056,291,426</b>	<b>100.00%</b>

## 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	521	366,608,292	34.71%
Owner-occupied Single Family Home	539	509,202,105	48.21%
Holiday Home	100	33,078,367	3.13%
Other	255	147,402,661	13.95%
<b>Total</b>	<b>1,415</b>	<b>1,056,291,426</b>	<b>100.00%</b>

### Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	3,794	1,055,626,426	99.94%
<= 3 months in arrears	3	665,000	0.06%
> 3 months in arrears	0	0	0.00%
<b>Total</b>	<b>3,797</b>	<b>1,056,291,426</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.