

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

### Monthly Investor Report

As per relevant cutoff date : 28 of February , 2026 (all amount in CHF)

**PASS**

#### Asset Coverage Test \*

A=	1,902,869,781
B=	743,129
C=	0
X=	0
Z=	0
<b>Total:</b>	<b>A + B + C - X - Z= 1,903,612,910</b>
Method used for calculating "A"	A(ii)
A(i)	2,024,329,555
A(ii)	1,902,869,781
Asset Percentage Used	94.00%
Amount Outstanding of the Covered Bonds	1,800,000,000
Total Mortgage Balance	2,024,329,554.7
Nominal Overcollateralisation	12%

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

**PASS**

#### Interest Coverage Test \*

Interest from Pool	25,609,718
Expenses	-170,000
<b>Cover Pool Revenues (Amount A)</b>	<b>25,439,718</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>7,896,720</b>

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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 **	743,129.1
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
<b>Total</b>	<b>843,129.1</b>

\*\* bank and safekeeping account

### Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	2,024,329,555
Average Balance of Mortgage Agreements	801,715
Number of Mortgage Agreements	2,525
WA Remaining Terms (in years)	3.50
WA LTV (in%)	61.00%
WA Interest Rate (in %)	1.27
Fixed Rate Mortgages (in % of Total)	83.16%

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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	1,836	588,541,609	29.07%
1 - 2 years	738	235,066,541	11.61%
2 - 3 years	633	196,836,947	9.72%
3 - 4 years	638	211,863,892	10.47%
4 - 5 years	548	167,307,493	8.26%
5 - 6 years	483	163,048,040	8.05%
6 - 7 years	405	148,170,822	7.32%
7 - 8 years	149	60,372,206	2.98%
8 - 9 years	255	159,096,655	7.86%
9 - 10 years	87	60,683,229	3.00%
> 10 years	56	33,342,121	1.65%
<b>Total</b>	<b>5,828</b>	<b>2,024,329,555</b>	<b>100.00%</b>

#### Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	3	350,000	0.02%
10 - 20%	30	8,938,112	0.44%
20 - 30%	81	31,551,126	1.56%
30 - 40%	170	92,374,985	4.56%
40 - 50%	388	251,110,685	12.40%
50 - 60%	671	512,120,130	25.30%
60 - 70%	634	575,060,330	28.41%
70 - 80%	473	472,559,555	23.34%
80 - 90%	71	76,897,545	3.80%
90 - 100%	4	3,367,087	0.17%
> 100%	0	0	0.00%
<b>Total</b>	<b>2,525</b>	<b>2,024,329,555</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	755,098	0.04%
200 - 300,000	26	3,493,791	0.17%
300 - 400,000	46	8,818,129	0.44%
400 - 500,000	96	24,439,092	1.21%
500 - 600,000	121	37,966,678	1.88%
600 - 700,000	108	40,622,661	2.01%
700 - 800,000	182	81,812,778	4.04%
800 - 900,000	149	73,455,656	3.63%
900 - 1 Mio	179	102,728,833	5.07%
1 - 1.1 Mio	173	109,155,389	5.39%
1.1 - 1.2 Mio	140	91,847,602	4.54%
1.2 - 1.3 Mio	141	102,926,464	5.08%
1.3 - 1.4 Mio	146	117,804,029	5.82%
1.4 - 1.5 Mio	125	108,638,794	5.37%
1.5 - 2 Mio	445	442,658,857	21.87%
2 - 3 Mio	321	440,734,675	21.77%
3 - 4 Mio	86	154,386,809	7.63%
4 - 5 Mio	19	47,684,600	2.36%
>5 Mio	12	34,348,620	1.70%
<b>Total</b>	<b>2,525</b>	<b>2,024,329,555</b>	<b>100.00%</b>

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### Interest Rate Type

Interest Rate Type	Number of Loan Parts	Amount	% of Total
Floating	1,001	340,926,717	16.84%
Fixed	4,827	1,683,402,837	83.16%
<b>Total</b>	<b>5,828</b>	<b>2,024,329,555</b>	<b>100.00%</b>

### Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	184	99,026,805	4.89%
0.5% - 1.0%	2,307	701,350,832	34.65%
1.0% - 1.5%	1,959	677,529,386	33.47%
1.5% - 2.0%	760	326,734,885	16.14%
2.0% - 2.5%	355	137,578,837	6.80%
2.5% - 3.0%	245	78,074,400	3.86%
3.0% - 3.5%	17	3,927,910	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>5,828</b>	<b>2,024,329,555</b>	<b>100.00%</b>

### Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	35	25,959,179	1.28%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	58	37,982,867	1.88%
Basle-Country	33	28,074,503	1.39%
Basle-City	19	13,724,597	0.68%
Friburg	205	121,518,995	6.00%
Geneva	754	721,711,833	35.65%
Glaris	0	0	0.00%
Grisons	1	175,000	0.01%
Jura	11	4,552,041	0.22%
Lucerne	10	6,558,410	0.32%
Neuchatel	88	57,242,794	2.83%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.07%
Saint-Gall	10	7,865,504	0.39%
Schaffhouse	0	0	0.00%
Soleure	9	4,580,073	0.23%
Schwytz	6	4,497,941	0.22%
Thurgovia	0	0	0.00%
Tessin	8	2,779,770	0.14%
Uri	0	0	0.00%
Vaud	916	733,624,071	36.24%
Wallis	208	80,803,208	3.99%
Zoug	10	13,150,008	0.65%
Zurich	143	158,128,762	7.81%
<b>Total</b>	<b>2,525</b>	<b>2,024,329,555</b>	<b>100.00%</b>

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### Property Type

Property Type	Number of Mortgage Agreements	Amount	% of Total
Owner-occupied Condominium	996	771,382,521	38.11%
Owner-occupied Single Family Home	908	911,293,787	45.02%
Holiday Home	159	59,398,830	2.93%
Other	462	282,254,417	13.94%
<b>Total</b>	<b>2,525</b>	<b>2,024,329,555</b>	<b>100.00%</b>

### Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	5,823	2,022,640,389	99.92%
<= 3 months in arrears	5	1,689,166	0.08%
> 3 months in arrears	0	0	0.00%
<b>Total</b>	<b>5,828</b>	<b>2,024,329,555</b>	<b>100.00%</b>

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

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.