

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

### Monthly Investor Report

As per relevant cutoff date : 30 of September , 2023 (all amount in CHF)

**PASS**

#### Asset Coverage Test \*

A=		1,278,759,300
B=		403,913
C=		0
X=		0
Z=		0
<b>Total:</b>	<b>A + B + C - X - Z=</b>	<b>1,279,163,213</b>

Method used for calculating "A"	A(ii)
A(i)	1,436,808,202
A(ii)	1,278,759,300
Asset Percentage Used	89.00%
Amount Outstanding of the Covered Bonds	1,200,000,000
Total Mortgage Balance	1,436,808,202.24
Nominal Overcollateralisation	20%

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

**PASS**

#### Interest Coverage Test \*

Interest from Pool	18,657,895
Expenses	-170,000
<b>Cover Pool Revenues (Amount A)</b>	<b>18,487,895</b>
Net Interest from/to Swaps	0
Interest on Covered Bonds	-10,927,920.00
<b>Interest Amount (Amount B)</b>	<b>-10,927,920</b>
<b>Total</b>	<b>7,559,975</b>

## 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

### 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 **	403,913.43
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,000
<b>Total</b>	<b>503,913.43</b>

\*\* bank and safekeeping account

### Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1,436,808,202
Average Balance of Mortgage Agreements	761,828
Number of Mortgage Agreements	1,886
WA Remaining Terms (in years)	4.67
WA LTV (in%)	65.07%
WA Interest Rate (in %)	1.30
Fixed Rate Mortgages (in % of Total)	91.21%

## 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	905	200,577,875	13.96%
1 - 2 years	349	81,852,056	5.70%
2 - 3 years	508	135,981,403	9.46%
3 - 4 years	760	247,536,477	17.23%
4 - 5 years	515	152,881,521	10.64%
5 - 6 years	432	130,491,764	9.08%
6 - 7 years	460	148,998,857	10.37%
7 - 8 years	456	144,148,357	10.03%
8 - 9 years	362	118,493,554	8.25%
9 - 10 years	97	32,074,305	2.23%
> 10 years	106	43,772,033	3.05%
<b>Total</b>	<b>4,950</b>	<b>1,436,808,202</b>	<b>100.00%</b>

#### Current Loan to Value

Current Loan to Value	Number of Mortgage Agreements	Amount	% of Total
<= 10%	5	468,650	0.03%
10 - 20%	20	4,003,433	0.28%
20 - 30%	51	16,109,259	1.12%
30 - 40%	101	51,733,102	3.60%
40 - 50%	161	98,102,918	6.83%
50 - 60%	354	248,602,578	17.30%
60 - 70%	612	494,192,153	34.40%
70 - 80%	484	421,066,686	29.31%
80 - 90%	91	95,572,716	6.65%
90 - 100%	7	6,956,707	0.48%
> 100%	0	0	0.00%
<b>Total</b>	<b>1,886</b>	<b>1,436,808,202</b>	<b>100.00%</b>

#### Total Balance by Property Value

Total Balance by Property Value	Number of Mortgage Agreements	Amount	% of Total
<= 100,000	2	123,937	0.01%
100 - 200,000	13	1,135,349	0.08%
200 - 300,000	43	6,159,379	0.43%
300 - 400,000	64	14,436,804	1.00%
400 - 500,000	87	23,973,779	1.67%
500 - 600,000	99	34,591,912	2.41%
600 - 700,000	130	53,269,907	3.71%
700 - 800,000	147	70,313,341	4.89%
800 - 900,000	137	75,989,405	5.29%
900 - 1 Mio	142	81,977,946	5.71%
1 - 1.1 Mio	107	68,843,351	4.79%
1.1 - 1.2 Mio	121	90,453,549	6.30%
1.2 - 1.3 Mio	106	84,466,025	5.88%
1.3 - 1.4 Mio	88	74,283,081	5.17%
1.4 - 1.5 Mio	78	70,698,306	4.92%
1.5 - 2 Mio	282	302,859,921	21.08%
2 - 3 Mio	191	274,672,700	19.12%
3 - 4 Mio	31	55,848,875	3.89%
4 - 5 Mio	12	32,536,684	2.26%
>5 Mio	6	20,173,951	1.40%
<b>Total</b>	<b>1,886</b>	<b>1,436,808,202</b>	<b>100.00%</b>

## 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	517	126,275,130	8.79%
Fixed	4,433	1,310,533,072	91.21%
<b>Total</b>	<b>4,950</b>	<b>1,436,808,202</b>	<b>100.00%</b>

### Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	150	46,526,095	3.24%
0.5% - 1.0%	1,745	499,265,228	34.75%
1.0% - 1.5%	1,764	547,660,409	38.12%
1.5% - 2.0%	419	123,030,550	8.56%
2.0% - 2.5%	352	118,017,277	8.21%
2.5% - 3.0%	467	95,847,027	6.67%
3.0% - 3.5%	39	5,206,943	0.36%
3.5% - 4.0%	14	1,254,674	0.09%
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>4,950</b>	<b>1,436,808,202</b>	<b>100.00%</b>

### Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	25	17,979,501	1.25%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	34	21,792,452	1.52%
Basle-Country	30	26,009,419	1.81%
Basle-City	18	14,059,827	0.98%
Friburg	132	75,404,102	5.25%
Geneva	580	533,586,888	37.14%
Glaris	0	0	0.00%
Grisons	0	0	0.00%
Jura	11	4,880,000	0.34%
Lucerne	8	4,911,730	0.34%
Neuchatel	64	37,582,360	2.62%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.10%
Saint-Gall	7	7,756,867	0.54%
Schaffhouse	0	0	0.00%
Soleure	8	3,906,298	0.27%
Schwytz	1	521,756	0.04%
Thurgovia	0	0	0.00%
Tessin	2	585,520	0.04%
Uri	0	0	0.00%
Vaud	704	531,166,372	36.97%
Wallis	165	58,682,466	4.08%
Zoug	7	9,773,571	0.68%
Zurich	89	86,809,073	6.04%
<b>Total</b>	<b>1,886</b>	<b>1,436,808,202</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	697	494,977,342	34.45%
Owner-occupied Single Family Home	709	685,455,669	47.71%
Holiday Home	133	47,401,403	3.30%
Other	347	208,973,788	14.54%
<b>Total</b>	<b>1,886</b>	<b>1,436,808,202</b>	<b>100.00%</b>

### Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	4,616	1,340,871,877	93.32%
<= 3 months in arrears	334	95,936,325	6.68%
> 3 months in arrears	0	0	0.00%
<b>Total</b>	<b>4,950</b>	<b>1,436,808,202</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.