

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

Monthly Investor Report

As per relevant cutoff date : 31 of July , 2024 (all amount in CHF)

**PASS**

**Asset Coverage Test \***

A=	1,525,063,253
B=	407,439
C=	0
X=	0
Z=	0
<b>Total:</b>	<b>A + B + C - X - Z= 1,525,470,692</b>

Method used for calculating "A"	A(ii)
A(i)	1,723,235,315
A(ii)	1,525,063,253
Asset Percentage Used	88.50%
Amount Outstanding of the Covered Bonds	1,400,000,000
Total Mortgage Balance	1,723,235,314.63
Nominal Overcollateralisation	23%

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

**PASS**

**Interest Coverage Test \***

Interest from Pool	23,572,144
Expenses	-170,000
<b>Cover Pool Revenues (Amount A)</b>	<b>23,402,144</b>
Net Interest from/to Swaps	0
Interest on Covered Bonds	-13,910,400.00
<b>Interest Amount (Amount B)</b>	<b>-13,910,400</b>
<b>Total</b>	<b>9,491,744</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
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 **	407,439.23
Cover Pool **	0
Swap Collateral **	0
Share Capital Bank Account (i.e no safekeeping account)	100,601.65
<b>Total</b>	<b>508,040.88</b>

\*\* bank and safekeeping account

### Mortgage Portfolio Summary

	Residential Mortgages
Total Mortgage Balance	1,723,235,315
Average Balance of Mortgage Agreements	775,533
Number of Mortgage Agreements	2,222
WA Remaining Terms (in years)	4.13
WA LTV (in%)	62.70%
WA Interest Rate (in %)	1.37
Fixed Rate Mortgages (in % of Total)	86.42%

## 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	1,112	304,215,678	17.65%
1 - 2 years	507	128,450,497	7.45%
2 - 3 years	936	302,441,482	17.55%
3 - 4 years	541	155,383,452	9.02%
4 - 5 years	577	182,132,942	10.57%
5 - 6 years	506	168,583,383	9.78%
6 - 7 years	552	174,931,582	10.15%
7 - 8 years	472	150,439,961	8.73%
8 - 9 years	195	70,284,657	4.08%
9 - 10 years	88	41,091,745	2.38%
> 10 years	106	45,279,936	2.63%
<b>Total</b>	<b>5,592</b>	<b>1,723,235,315</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	7,453,931	0.43%
20 - 30%	62	21,626,840	1.26%
30 - 40%	120	59,918,504	3.48%
40 - 50%	297	197,683,689	11.47%
50 - 60%	528	369,604,160	21.45%
60 - 70%	647	541,416,102	31.42%
70 - 80%	428	408,018,970	23.68%
80 - 90%	99	109,595,736	6.36%
90 - 100%	8	7,567,384	0.44%
> 100%	0	0	0.00%
<b>Total</b>	<b>2,222</b>	<b>1,723,235,315</b>	<b>100.00%</b>

#### Total Balance by Property Value

Total Balance by Property Value	Number of Mortgage Agreements	Amount	% of Total
<= 100,000	0	0	0.00%
100 - 200,000	10	796,433	0.05%
200 - 300,000	35	5,026,823	0.29%
300 - 400,000	57	11,515,438	0.67%
400 - 500,000	103	27,438,320	1.59%
500 - 600,000	99	31,770,641	1.84%
600 - 700,000	133	53,492,519	3.10%
700 - 800,000	162	73,526,300	4.27%
800 - 900,000	163	83,531,216	4.85%
900 - 1 Mio	147	87,737,895	5.09%
1 - 1.1 Mio	158	96,556,793	5.60%
1.1 - 1.2 Mio	135	92,480,614	5.37%
1.2 - 1.3 Mio	127	97,444,015	5.65%
1.3 - 1.4 Mio	112	93,364,019	5.42%
1.4 - 1.5 Mio	90	77,952,769	4.52%
1.5 - 2 Mio	338	349,058,823	20.26%
2 - 3 Mio	269	370,401,671	21.49%
3 - 4 Mio	60	104,876,437	6.09%
4 - 5 Mio	17	43,998,948	2.55%
>5 Mio	7	22,265,640	1.29%
<b>Total</b>	<b>2,222</b>	<b>1,723,235,315</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	765	234,089,051	13.58%
Fixed	4,827	1,489,146,264	86.42%
<b>Total</b>	<b>5,592</b>	<b>1,723,235,315</b>	<b>100.00%</b>

### Interest Rate Distribution

Interest Rate Distribution	Number of Loan Parts	Amount	% of Total
<=0.5%	130	43,933,912	2.55%
0.5% - 1.0%	1,741	505,396,465	29.33%
1.0% - 1.5%	1,825	573,952,274	33.31%
1.5% - 2.0%	930	353,527,474	20.52%
2.0% - 2.5%	672	169,404,340	9.83%
2.5% - 3.0%	247	71,521,236	4.15%
3.0% - 3.5%	45	5,368,136	0.31%
3.5% - 4.0%	2	131,477	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>5,592</b>	<b>1,723,235,315</b>	<b>100.00%</b>

### Property Location

Property Location	Number of Mortgage Agreements	Amount	% of Total
Argovia	34	24,233,298	1.41%
Appenzell Inner-Rhodes	0	0	0.00%
Appenzell Outer-Rhodes	0	0	0.00%
Berne	43	27,076,838	1.57%
Basle-Country	36	31,044,882	1.80%
Basle-City	21	15,677,320	0.91%
Friburg	178	102,686,011	5.96%
Geneva	681	635,532,031	36.88%
Glaris	0	0	0.00%
Grisons	1	616,328	0.04%
Jura	12	5,301,166	0.31%
Lucerne	7	4,040,849	0.23%
Neuchatel	74	43,435,654	2.52%
Nidwald	0	0	0.00%
Obwald	1	1,400,000	0.08%
Saint-Gall	8	6,571,431	0.38%
Schaffhouse	0	0	0.00%
Soleure	10	5,000,710	0.29%
Schwytz	3	1,091,700	0.06%
Thurgovia	0	0	0.00%
Tessin	2	585,520	0.03%
Uri	0	0	0.00%
Vaud	801	618,237,819	35.88%
Wallis	184	69,184,846	4.01%
Zoug	9	12,274,741	0.71%
Zurich	117	119,244,169	6.92%
<b>Total</b>	<b>2,222</b>	<b>1,723,235,315</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	839	607,046,945	35.23%
Owner-occupied Single Family Home	826	812,104,432	47.13%
Holiday Home	140	49,788,694	2.89%
Other	417	254,295,243	14.76%
<b>Total</b>	<b>2,222</b>	<b>1,723,235,315</b>	<b>100.00%</b>

### Arrears

Arrears	Number of Loan Parts	Amount	% of Total
Not in arrears	5,473	1,690,450,617	98.10%
<= 3 months in arrears	119	32,784,697	1.90%
> 3 months in arrears	0	0	0.00%
<b>Total</b>	<b>5,592</b>	<b>1,723,235,315</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.