



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024

Previous period : 01/05/2024 to 31/05/2024

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Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024

Previous period : 01/05/2024 to 31/05/2024

Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	<i>Auto lease-now 2023-2 AG</i>
Issuer:	<i>Auto lease-now 2023-2 AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Originator:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Servicer:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Cash Manager:	<i>Amicorp Switzerland AG</i>
	<i>Mühlebachstrasse 54</i>
	<i>8008</i>
	<i>Zurich</i>
	<i>Switzerland</i>

Counterparties credit ratings

Role	Party	DBRS				Fitch			
		Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual
Account bank	Credit Suisse (Schweiz) AG	Private	Private	Private	Private	F1	A	F1	A



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Previous period : 01/05/2024 to 31/05/2024

Notes information report

Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/06/2024 - 30/06/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/07/2024
Monthly Payment Date	22/07/2024
Interest Payment Date	25/02/2025
Next Interest Payment Date	25/02/2025
Interest Calculation Period	23/02/2023 - 25/02/2025
Last day of the Determination Period	30/06/2024

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	<i>CHF</i>	<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	135,000,000.00	135,000,000.00	135,000,000.00
Outstanding Subordinated Loan	37,764,309.96	37,764,309.96	37,764,309.96
Note Interest Account	-	1,278,990.00	1,598,737.50
Cash Reserve Account	2,362,700.34	2,362,700.34	2,362,700.34
Cash Reserve Required Amount	2,362,700.34	2,362,700.34	2,362,700.34
Replenishment Ledger	-	24,024.76	27,246.98
Subordinated Loan Ledger	370,595.00	1,015,519.38	464,841.86
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	383,058.75	383,958.75

Additional Notes Information

Class A Notes	Details
ISIN	CH1276313306
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Original Ratings [DBRS/Fitch]	"AAAsf" / "AAA (sf)"
Current Ratings [DBRS/Fitch]	"AAAsf" / "AAA (sf)"
Currency	CHF
Base for Calculation of Interest	30/360, adjusted
Interest Rate of the Notes	2.8422%
Interest Rate Step-up	0.20%



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Replenishment Criteria

Replenishment Criteria

	Threshold value	Current value	Outcome
a) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	44.38%	PASS
b) the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 30.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	30%	26.76%	PASS
c) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 12.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	12%	9.20%	PASS
d) the weighted-average yield of all Purchased Lease Assets would not be less than 4.00 per cent.;	4.00%	4.52%	PASS
e) the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 55.00 per cent.;	55%	48.17%	PASS
f) the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the largest Lessee does not exceed 0.20 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	0.20%	0.13%	PASS
g) the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the 20 largest Lessees does not exceed 2.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	2%	1.71%	PASS
h) the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 6.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	6%	6.72%	FAILED *
i) the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into in relation to one single brand does not exceed 40.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets.	40%	33.50%	PASS

** Breach caused by transfer of Dealer Agreements from one dealer site to another due to underlying business process. All Lease Agreements where the Dealer Agreement have been transferred are to be repurchased on 22nd August 2024 with Effective Date of 1st August 2024 to cure the breach. Waiver for breach for July 2024 provided by ProServices Trustees (Switzerland) AG in their role as the Bondholder Representative.*

Performance triggers

	Maximum value	Current value	Outcome
(a) the Cumulative Gross Loss Ratio exceeds:			
(i) 1.20 per cent. for any Purchase Date falling on or before the Purchase Date falling twelve (12) months after the Initial Purchase Date;	1.20%	0.27%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twenty-four (24) months after the Initial Purchase Date;	2.20%	0.00%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling forty-one (41) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.00%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.31%	PASS
(c) on two (2) consecutive Purchase Dates, the amount standing to the credit of the Replenishment Ledger, following the satisfaction of the payments, transfers and provisions to be made on such Payment Date, exceeds 10.00 per cent. of the aggregate Outstanding Balance of the Purchased Lease Assets.	10%	0.02%	PASS



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Interest - Available Distribution Amount

Amount

subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts (calculated by the Cash Manager pursuant to the Cash Management Agreement, which shall, in the absence of manifest error be binding on Noteholders pursuant to Condition 11 (Principal Paying Agent and Cash Manager; Determinations Binding)) as of the immediately preceding Calculation Date, which shall be applied by the Issuer or the Cash Manager according to the applicable Priority of Payments on such Monthly Payment Date:

(i)	<i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	1,015,519.38
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	5,324,667.78
(vi)	<i>any amounts standing to the credit of the Payment Account;</i>	-
(v)	<i>any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;</i>	-
(vi)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;</i>	-
(vii)	<i>if such Monthly Payment Date is the first Payment Date falling on the final day of, or following the end of, the Revolving Period, any amount standing to the credit of the Replenishment Ledger on such Payment Date;</i>	-
(viii)	<i>any amounts standing to the credit of the Cash Reserve Account; or</i>	2,362,700.34
	Total Available Distribution Amount	8,702,887.50

b) on the Optional Redemption Date (provided that the Issuer has elected to exercise its option to redeem the Notes in full pursuant to Condition [●] ((Optional early redemption on the Optional Redemption Date))), the Early Redemption Date, the Tax Event Redemption Date, the Final Maturity Date or following the occurrence of an Enforcement Event, all amounts standing to the credit of the Collection Account, other than:

(i)	<i>the amount necessary (if any) to cause the balance standing to the credit of the Deposit Ledger to equal the Deposit Required Amount, and]</i>	-
(ii)	<i>any amount standing to the credit of the VAT Ledger.</i>	-
	Total Available Distribution Amount	8,702,887.50



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		8,702,887.50
	Paid	Remaining

On each Monthly Payment Date, falling prior to the occurrence of an Enforcement Event, the Cash Manager will apply the Available Distribution Amount as of the Calculation Date immediately preceding such Payment Date in accordance with the following order of priority (the "Pre-Enforcement Priority of Payments"):

(a)	<i>First</i> , to pay the relevant tax authority any taxes that are due and payable by the Issuer;	-	8,702,887.50
(b)	<i>Second</i> , to pay;		
	<i>(i)</i> if such Monthly Payment Date occurs prior to a VAT Trigger Event, an amount up to the VAT Output Reimbursement to the Services; or	(426,882.75)	8,276,004.75
	<i>(ii)</i> if such Monthly Payment Date occurs following a VAT Trigger Event, the amount required to cause the balance standing to the credit of the VAT Ledger to equal to the VAT Aggregate Required Amount to the VAT Ledger;	-	8,276,004.75
(c)	<i>Third</i> , to pay or provide for payment of, on a <i>pro rata</i> and <i>pari passu</i> basis all amounts due and payable to the Trustee and Bondholders' Representative pursuant to the Transaction Documents;	(585.54)	8,275,419.21
(d)	<i>Fourth</i> , to pay, on a <i>pro rata</i> and <i>pari passu</i> basis, to each applicable party, the Senior Expenses;	(3,873.58)	8,271,545.63
(e)	<i>fifth</i> , if such Monthly Payment Date (i) is not an Interest Payment Date, to credit to the Note Interest Ledger, the amount required to cause the balance standing to the credit of the Note Interest Ledger to equal the Note Interest Required Amount; or (ii) is an Interest Payment Date, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders, the amount equal to the Note Interest Amount;	(319,747.50)	7,951,798.13
(f)	<i>Sixth</i> , to credit to the Cash Reserve Account, the amount required to cause the balance standing to the credit of the Cash Reserve Account to equal the Cash Reserve Required Amount to the extent required pursuant to the terms of the Cash Management Agreement;	(2,362,700.34)	5,589,097.79
(g)	<i>seventh</i> , if such Monthly Payment Date occurs (i) during the Revolving Period, to credit to the Replenishment Ledger, the amount required to cause the balance standing to the credit of the Replenishment Ledger to equal to the Required Replenishment Amount, and (ii) following the Revolving Period, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders the amount equal to the Note Principal Required Amount;	(4,374,255.93)	1,214,841.86
(h)	<i>eighth</i> , to pay, <i>pro rata</i> and <i>pari passu</i> , any party for any amounts due and payable thereto under any Transaction Document (other than pursuant to the Subordinated Loan Agreement) to the extent such amount is not satisfied by an item ranking higher in priority hereto;	-	1,214,841.86
(i)	<i>ninth</i> , if such Monthly Payment Date occurs during the Revolving Period, to pay to the Subordinated Loan Provider in respect of the Subordinated Loan, the Fixed Disbursement Amount and an amount up to the Permitted Disbursement Amount for such Monthly Payment Date; and	(750,000.00)	464,841.86
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	464,841.86



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Monthly Portfolio and Performance Report

Pool Information

Outstanding Lease Pool

The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		168,727,655.60	168,740,285.20
Outstanding balance at end of period before repurchases / replenishment	-	164,245,795.60	164,366,029.27
(-) Repurchases	-	-	-
(+) Replenishments	-	4,494,489.60	4,371,033.71
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,740,285.20	168,737,062.98

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		356,560.95	383,058.75
(-) Movements in period	-	1,797.80	(10,800.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	358,358.75	372,258.75
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	24,700.00	11,700.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	383,058.75	383,958.75

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	162,617,446.63	162,600,584.39
Delinquent contracts (> 30 days)	-	315,041.30	513,830.89
Total contracts - amount	-	162,932,487.93	163,114,415.28

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	5,171	5,280
Delinquent contracts (> 30 days)	-	15	19
Total contracts - number	-	5,186	5,299

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	129,332.78	73,724.20
Total Assets	-	129,332.78	73,724.20

Cumulative	Amount		Percentage
	CHF	CHF	CHF
Defaulted Assets		555,825.15	0.27%
Total Assets	-	555,825.15	0.27%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	-
Total Assets	-	-	-

Cumulative	Amount		Percentage
	CHF	CHF	CHF
Recoveries		60,200.00	10.83%
Total Assets	-	60,200.00	10.83%



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Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		162,600,584.39	98.93%	5,242	98.92%
1 day	30 Days	1,251,613.99	0.76%	38	0.72%
31 days	60 Days	449,262.13	0.27%	14	0.26%
61 days	90 Days	64,568.76	0.04%	5	0.09%
Total		164,366,029.27	100.00%	5,299	100.00%

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Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Defaults in Month (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets	Gross Default % Cumulative	Recovery % Cumulative
Period 0	168,764,309.96	-	-	-	0.00%	0.00%
Period 1	172,138,228.16	-	-	-	0.00%	0.00%
Period 2	175,524,843.26	34,594.73	34,594.73	-	0.02%	0.00%
Period 3	179,215,421.94	3,185.00	37,779.73	-	0.02%	0.00%
Period 4	183,512,918.85	59,395.48	97,175.21	14,550.00	0.05%	14.97%
Period 5	187,436,525.57	96,619.40	193,794.61	32,900.00	0.10%	16.98%
Period 6	191,684,235.13	23,577.17	217,371.78	60,200.00	0.11%	27.69%
Period 7	195,725,149.71	135,396.39	352,768.17	60,200.00	0.18%	17.07%
Period 8	200,182,865.15	129,332.78	482,100.95	60,200.00	0.24%	12.49%
Period 9	204,677,354.75	73,724.20	555,825.15	60,200.00	0.27%	10.83%
Period 10	-	-	-	-	0.00%	0.00%
Period 11	-	-	-	-	0.00%	0.00%
Period 12	-	-	-	-	0.00%	0.00%



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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,588,981.18	61,523,835.55	73.24%	75.69%	4,155	76.35%
Commercial	45,148,081.80	19,761,136.65	26.76%	24.31%	1,287	23.65%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

Consumer Credit Act						
Consumer Credit Act	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
CCA	79,119,637.04	37,068,858.50	46.89%	45.60%	3,434	63.10%
Non-CCA	89,617,425.94	44,216,113.70	53.11%	54.40%	2,008	36.90%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

New versus Used						
New vs. Used	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	93,119,763.70	47,551,283.15	55.62%	58.50%	2,424	44.54%
Used	74,884,299.28	33,733,689.05	44.38%	41.50%	3,018	55.46%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

New versus Used (Private)						
New vs. Used (Private)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	64,223,812.72	34,625,089.70	38.06%	42.60%	1,647	30.26%
Used	59,365,168.46	26,898,745.85	35.18%	33.09%	2,508	46.09%
Total	123,588,981.18	61,523,835.55	73.24%	75.69%	4,155.00	76.35%

New versus Used (Commercial)						
New vs. Used (Commercial)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	29,628,950.98	12,926,193.45	17.56%	15.90%	777	14.28%
Used	15,519,130.82	6,834,943.20	9.20%	8.41%	510	9.37%
Total	45,148,081.80	19,761,136.65	26.76%	24.31%	1,287	23.65%

Vehicle type						
Vehicle type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Passenger car	148,897,357.47	74,300,850.60	88.24%	91.41%	4,574	84.05%
Light commercial vehicle	18,926,199.85	6,525,778.90	11.22%	8.03%	802	14.74%
Motorbike	913,505.66	458,342.70	0.54%	0.56%	66	1.21%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

Loan size - Financed Amount						
Financed Amount Poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 20,000	12,782,881.72	4,392,899.40	7.58%	5.40%	1,220	22.42%
>20,000 - 30,000	26,539,427.66	10,872,448.10	15.73%	13.38%	1,383	25.41%
>30,000 - 40,000	27,185,458.35	12,024,952.85	16.11%	14.79%	985	18.10%
>40,000 - 50,000	21,114,430.04	10,227,404.60	12.51%	12.58%	580	10.66%
>50,000 - 75,000	34,474,859.43	17,585,546.70	20.43%	21.63%	709	13.03%
>75,000 - 100,000	21,849,698.78	12,335,233.55	12.95%	15.18%	312	5.73%
>100,000 - 150,000	21,628,065.11	12,150,264.00	12.82%	14.95%	228	4.19%
>150,000	3,162,241.89	1,696,223.00	1.87%	2.09%	25	0.46%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%



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Stratification tables

New versus Used

Loan size - New versus Used								
Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	2,186,303.67	10,596,578.05	2.33%	14.15%	184	1,036	7.59%	34.33%
>20,000 - 30,000	10,623,922.61	15,915,505.05	11.32%	21.25%	549	834	22.65%	27.63%
>30,000 - 40,000	13,136,692.51	14,048,765.84	14.00%	18.76%	479	506	19.76%	16.77%
>40,000 - 50,000	13,134,196.17	7,980,233.87	13.99%	10.66%	361	219	14.89%	7.26%
>50,000 - 75,000	23,335,058.27	11,139,801.16	24.86%	14.88%	478	231	19.72%	7.65%
>75,000 - 100,000	14,231,863.21	7,617,835.57	15.16%	10.17%	202	110	8.33%	3.64%
>100,000 - 150,000	14,441,789.26	7,186,275.85	15.39%	9.60%	149	79	6.15%	2.62%
>150,000	2,762,938.00	399,303.89	2.94%	0.53%	22	3	0.91%	0.10%
Total	93,852,763.70	74,884,299.28	100.00%	100.00%	2,424	3,018	100.00%	100.00%

Loan size - New versus Used - Residual Value						
Financed Amount Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	926,351.80	3,466,547.60	1.95%	10.28%	4,392,899.40	5.40%
>20,000 - 30,000	4,534,143.00	6,338,305.10	9.54%	18.79%	10,872,448.10	13.38%
>30,000 - 40,000	6,159,067.25	5,865,885.60	12.95%	17.39%	12,024,952.85	14.79%
>40,000 - 50,000	6,354,731.10	3,872,673.50	13.36%	11.48%	10,227,404.60	12.58%
>50,000 - 75,000	11,855,798.50	5,729,748.20	24.93%	16.99%	17,585,546.70	21.63%
>75,000 - 100,000	8,157,848.85	4,177,384.70	17.16%	12.38%	12,335,233.55	15.18%
>100,000 - 150,000	8,009,552.35	4,140,711.65	16.84%	12.27%	12,150,264.00	14.95%
>150,000	1,553,790.30	142,432.70	3.27%	0.42%	1,696,223.00	2.09%
Total	47,551,283.15	33,733,689.05	100.00%	100.00%	81,284,972.20	100.00%



Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024
 Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Private versus Commercial

Loan size - Private versus Commercial

Financed Amount Poolcut - (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 20,000	10,725,572.24	2,057,309.48	8.68%	4.56%	1,018	202	24.50%	15.70%
>20,000 - 30,000	21,287,793.54	5,251,634.12	17.22%	11.63%	1,098	285	26.43%	22.14%
>30,000 - 40,000	20,526,422.25	6,659,036.10	16.61%	14.75%	737	248	17.74%	19.27%
>40,000 - 50,000	16,048,841.36	5,065,588.68	12.99%	11.22%	435	145	10.47%	11.27%
>50,000 - 75,000	24,545,891.91	9,928,967.52	19.86%	21.99%	499	210	12.01%	16.32%
>75,000 - 100,000	15,248,261.25	6,601,437.53	12.34%	14.62%	215	97	5.17%	7.54%
>100,000 - 150,000	13,060,065.52	8,567,999.59	10.57%	18.98%	136	92	3.27%	7.15%
>150,000	2,146,133.11	1,016,108.78	1.74%	2.25%	17	8	0.41%	0.62%
Total	123,588,981.18	45,148,081.80	100.00%	100.00%	4,155	1,287	100.00%	100.00%

Loan size - Private/Commercial - Residual Value

Financed Amount Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	3,806,735.65	586,163.75	6.19%	2.97%	4,392,899.40	5.40%
>20,000 - 30,000	9,202,076.15	1,670,371.95	14.96%	8.45%	10,872,448.10	13.38%
>30,000 - 40,000	9,762,335.80	2,262,617.05	15.87%	11.45%	12,024,952.85	14.79%
>40,000 - 50,000	8,210,062.70	2,017,341.90	13.34%	10.21%	10,227,404.60	12.58%
>50,000 - 75,000	13,125,314.65	4,460,232.05	21.33%	22.57%	17,585,546.70	21.63%
>75,000 - 100,000	8,846,048.75	3,489,184.80	14.38%	17.66%	12,335,233.55	15.18%
>100,000 - 150,000	7,380,885.35	4,769,378.65	12.00%	24.14%	12,150,264.00	14.95%
>150,000	1,190,376.50	505,846.50	1.93%	2.56%	1,696,223.00	2.09%
Total	61,523,835.55	19,761,136.65	100.00%	100.00%	81,284,972.20	100.00%



Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024
Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Actual Book Value - poolcut

Actual Book Value (total)						
Actual Book Value - Poolcut	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 10,000	3,735,522.95	1,236,301.05	2.21%	1.52%	569	10.46%
>10,000 - 20,000	22,594,294.34	8,261,933.85	13.39%	10.16%	1,482	27.23%
>20,000 - 30,000	32,234,761.66	13,941,589.35	19.10%	17.15%	1,309	24.05%
>30,000 - 40,000	25,487,468.93	11,986,384.35	15.10%	14.75%	740	13.60%
>40,000 - 50,000	21,686,046.63	10,916,839.70	12.85%	13.43%	487	8.95%
>50,000 - 75,000	32,201,827.94	17,880,788.00	19.08%	22.00%	531	9.76%
>75,000 - 100,000	18,405,993.45	10,148,861.85	10.91%	12.49%	217	3.99%
>100,000 - 150,000	12,391,147.08	6,912,274.05	7.34%	8.50%	107	1.97%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

Actual Book Value - New vs. Used								
Actual Book Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 10,000	330,536.78	3,404,986.17	0.35%	4.55%	58	511	2.39%	16.93%
>10,000 - 20,000	7,187,725.00	15,406,569.34	7.66%	20.57%	453	1,029	18.69%	34.10%
>20,000 - 30,000	14,673,228.72	17,561,532.94	15.63%	23.45%	595	714	24.55%	23.66%
>30,000 - 40,000	14,554,860.66	10,932,608.27	15.51%	14.60%	421	319	17.37%	10.57%
>40,000 - 50,000	14,242,628.58	7,443,418.05	15.18%	9.94%	319	168	13.16%	5.57%
>50,000 - 75,000	21,449,306.95	10,752,520.99	22.85%	14.36%	356	175	14.69%	5.80%
>75,000 - 100,000	11,956,907.91	6,449,085.54	12.74%	8.61%	141	76	5.82%	2.52%
>100,000 - 150,000	9,457,569.10	2,933,577.98	10.08%	3.92%	81	26	3.34%	0.86%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	93,852,763.70	74,884,299.28	100.00%	100.00%	2,424	3,018	100.00%	100.00%

Actual Book Value - New versus Used - Residual Value						
Actual Book Value - Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 10,000	103,847.30	1,132,453.75	0.22%	3.36%	1,236,301.05	1.52%
>10,000 - 20,000	2,795,097.10	5,466,836.75	5.88%	16.21%	8,261,933.85	10.16%
>20,000 - 30,000	6,625,228.00	7,316,361.35	13.93%	21.69%	13,941,589.35	17.15%
>30,000 - 40,000	6,899,406.00	5,086,978.35	14.51%	15.08%	11,986,384.35	14.75%
>40,000 - 50,000	7,247,398.35	3,669,441.35	15.24%	10.88%	10,916,839.70	13.43%
>50,000 - 75,000	12,029,719.65	5,851,068.35	25.30%	17.34%	17,880,788.00	22.00%
>75,000 - 100,000	6,592,215.50	3,556,646.35	13.86%	10.54%	10,148,861.85	12.49%
>100,000 - 150,000	5,258,371.25	1,653,902.80	11.06%	4.90%	6,912,274.05	8.50%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	47,551,283.15	33,733,689.05	100.00%	100.00%	81,284,972.20	100.00%



Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024
Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Actual Book Value - poolcut (continued)

Actual Book Value - Private versus Commercial								
Actual Book Value - Poolcut (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 10,000	3,060,611.52	674,911.43	2.48%	1.49%	456	113	10.97%	8.78%
>10,000 - 20,000	17,996,963.70	4,597,330.64	14.56%	10.18%	1,186	296	28.54%	23.00%
>20,000 - 30,000	25,012,461.42	7,222,300.24	20.24%	16.00%	1,018	291	24.50%	22.61%
>30,000 - 40,000	19,250,177.85	6,237,291.08	15.58%	13.82%	558	182	13.43%	14.14%
>40,000 - 50,000	15,367,234.20	6,318,812.43	12.43%	14.00%	346	141	8.33%	10.96%
>50,000 - 75,000	23,331,913.26	8,869,914.68	18.88%	19.65%	385	146	9.27%	11.34%
>75,000 - 100,000	11,587,246.37	6,818,747.08	9.38%	15.10%	137	80	3.30%	6.22%
>100,000 - 150,000	7,982,372.86	4,408,774.22	6.46%	9.77%	69	38	1.66%	2.95%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123,588,981.18	45,148,081.80	100.00%	100.00%	4,155	1,287	100.00%	100.00%

Actual Book Value - poolcut - Private/Commercial - Residual Value							
Actual Book Value - poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)	
	CHF	CHF			CHF		
>0 - 10,000	982,086.40	254,214.65	1.60%	1.29%	1,236,301.05	1.52%	
>10,000 - 20,000	6,954,936.45	1,306,997.40	11.30%	6.61%	8,261,933.85	10.16%	
>20,000 - 30,000	11,468,236.85	2,473,352.50	18.64%	12.52%	13,941,589.35	17.15%	
>30,000 - 40,000	9,575,804.75	2,410,579.60	15.56%	12.20%	11,986,384.35	14.75%	
>40,000 - 50,000	8,276,123.80	2,640,715.90	13.45%	13.36%	10,916,839.70	13.43%	
>50,000 - 75,000	13,155,924.75	4,724,863.25	21.38%	23.91%	17,880,788.00	22.00%	
>75,000 - 100,000	6,590,319.30	3,558,542.55	10.71%	18.01%	10,148,861.85	12.49%	
>100,000 - 150,000	4,520,403.25	2,391,870.80	7.35%	12.10%	6,912,274.05	8.50%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
Total	61,523,835.55	19,761,136.65	100.00%	100.00%	81,284,972.20	100.00%	



Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024
Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Residual Value - Poolcut

Residual Value - Poolcut (Total)						
Residual Value - poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			CHF	
>0 - 1,000	10,344,171.82	418,651.55	6.13%	0.52%	635	11.67%
>1,000 - 5,000	14,508,833.27	3,438,494.00	8.60%	4.23%	1,002	18.41%
>5,000 - 10,000	21,832,977.52	8,202,354.85	12.94%	10.09%	1,067	19.61%
>10,000 - 20,000	38,867,093.34	19,490,718.10	23.03%	23.98%	1,337	24.57%
>20,000 - 30,000	29,660,274.13	16,654,492.80	17.58%	20.49%	680	12.50%
>30,000 - 40,000	19,460,224.39	11,296,482.40	11.53%	13.90%	325	5.97%
>40,000 - 50,000	12,277,873.01	7,324,688.05	7.28%	9.01%	165	3.03%
>50,000	21,785,615.50	14,459,090.45	12.91%	17.79%	231	4.24%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

Residual Value - Poolcut (New versus Used)								
Residual Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 1,000	5,907,187.20	4,436,984.62	6.29%	5.93%	246	389	10.15%	12.89%
>1,000 - 5,000	4,065,021.40	10,443,811.87	4.33%	13.95%	216	786	8.91%	26.04%
>5,000 - 10,000	7,862,827.29	13,970,150.23	8.38%	18.66%	350	717	14.44%	23.76%
>10,000 - 20,000	19,671,993.99	19,195,099.35	20.96%	25.63%	669	668	27.60%	22.13%
>20,000 - 30,000	19,929,660.24	9,730,613.89	21.24%	12.99%	455	225	18.77%	7.46%
>30,000 - 40,000	12,291,815.59	7,168,408.80	13.10%	9.57%	210	115	8.66%	3.81%
>40,000 - 50,000	8,226,494.95	4,051,378.06	8.77%	5.41%	111	54	4.58%	1.79%
>50,000	15,897,763.04	5,887,852.46	16.94%	7.86%	167	64	6.89%	2.12%
Total	93,852,763.70	74,884,299.28	100.00%	100.00%	2,424	3,018	100.00%	100.00%

Residual Value - New versus Used - Residual Value						
Financed Amount Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 1,000	173,724.70	244,926.85	0.37%	0.73%	418,651.55	0.52%
>1,000 - 5,000	804,271.80	2,634,222.20	1.69%	7.81%	3,438,494.00	4.23%
>5,000 - 10,000	2,752,138.00	5,450,216.85	5.79%	16.16%	8,202,354.85	10.09%
>10,000 - 20,000	9,917,659.10	9,573,059.00	20.86%	28.38%	19,490,718.10	23.98%
>20,000 - 30,000	11,173,015.80	5,481,477.00	23.50%	16.25%	16,654,492.80	20.49%
>30,000 - 40,000	7,316,707.55	3,979,774.85	15.39%	11.80%	11,296,482.40	13.90%
>40,000 - 50,000	4,911,820.90	2,412,867.15	10.33%	7.15%	7,324,688.05	9.01%
>50,000	10,501,945.30	3,957,145.15	22.09%	11.73%	14,459,090.45	17.79%
Total	47,551,283.15	33,733,689.05	100.00%	100.00%	81,284,972.20	100.00%



Auto lease-now 2023-2 AG

Current period : 01/06/2024 to 30/06/2024
Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)								
Residual Value - Poolcut (Private/Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Priv.)	% of Balance (Comm.)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreement (Private)	% of Nr Agreement (Comm.)
	CHF	CHF			#	#		
>0 - 1,000	5,795,046.69	4,549,125.13	4.69%	10.08%	410	225	9.87%	17.48%
>1,000 - 5,000	10,131,652.35	4,377,180.92	8.20%	9.70%	750	252	18.05%	19.58%
>5,000 - 10,000	17,004,629.26	4,828,348.26	13.76%	10.69%	862	205	20.75%	15.93%
>10,000 - 20,000	30,488,841.61	8,378,251.73	24.67%	18.56%	1,082	255	26.04%	19.81%
>20,000 - 30,000	23,083,494.50	6,576,779.63	18.68%	14.57%	541	139	13.02%	10.80%
>30,000 - 40,000	13,952,766.73	5,507,457.66	11.29%	12.20%	237	88	5.70%	6.84%
>40,000 - 50,000	8,204,210.76	4,073,662.25	6.64%	9.02%	115	50	2.77%	3.89%
>50,000	14,928,339.28	6,857,276.22	12.08%	15.19%	158	73	3.80%	5.67%
Total	123,588,981.18	45,148,081.80	100.00%	100.00%	4,155	1,287	100.00%	100.00%

Residual Value - Residual Value (Private versus Commercial)						
Residual Value - Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 1,000	263,961.00	154,690.55	0.43%	0.78%	418,651.55	0.52%
>1,000 - 5,000	2,566,528.20	871,965.80	4.17%	4.41%	3,438,494.00	4.23%
>5,000 - 10,000	6,599,421.50	1,602,933.35	10.73%	8.11%	8,202,354.85	10.09%
>10,000 - 20,000	15,670,881.00	3,819,837.10	25.47%	19.33%	19,490,718.10	23.98%
>20,000 - 30,000	13,197,699.45	3,456,793.35	21.45%	17.49%	16,654,492.80	20.49%
>30,000 - 40,000	8,241,218.10	3,055,264.30	13.40%	15.46%	11,296,482.40	13.90%
>40,000 - 50,000	5,085,528.80	2,239,159.25	8.27%	11.33%	7,324,688.05	9.01%
>50,000	9,898,597.50	4,560,492.95	16.09%	23.08%	14,459,090.45	17.79%
Total	61,523,835.55	19,761,136.65	100.00%	100.00%	81,284,972.20	100.00%



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Current period : 01/06/2024 to 30/06/2024
 Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Other stratification tables - Actual

Original term (in months) - Actual

Original terms - actual	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
6 - 12 months	5,130.81	2,089.15	0.00%	0.00%	2	0.04%
13 - 24 months	2,931,319.93	1,519,241.20	1.74%	1.87%	252	4.63%
25 - 36 months	20,322,256.89	11,724,848.15	12.04%	14.42%	737	13.54%
37 - 48 months	76,860,054.33	37,663,158.00	45.55%	46.33%	2,493	45.81%
49 - 60 months	68,618,301.02	30,375,635.70	40.67%	37.37%	1,958	35.98%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%

Seasoning (in months) - Actual

Seasoning - Actual	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
0 - 6	5,564,212.37	1,306,981.70	3.30%	1.61%	181	3.33%
7 - 12	16,153,101.82	4,430,344.75	9.57%	5.45%	590	10.84%
13 - 18	97,249,858.16	47,918,282.65	57.63%	58.95%	3,057	56.17%
19 - 24	44,824,366.29	24,955,673.85	26.56%	30.70%	1,319.00	24.24%
25 - 36	4,945,524.34	2,673,689.25	2.93%	3.29%	295.00	5.42%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%



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Current period : 01/06/2024 to 30/06/2024

Previous period : 01/05/2024 to 31/05/2024

Stratification tables

Contract end year - Actual						
End year	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
2023	#N/A	#N/A	0.00%	0.00%	60	1.10%
2024	455,079.94	436,020.90	0.00%	0.00%	519	9.54%
2025	12,296,825.44	7,688,838.55	0.00%	0.00%	1,492	27.42%
2026	44,628,567.15	24,293,425.35	0.00%	0.00%	2,339	42.98%
2027	75,868,779.52	35,490,811.15	0.00%	0.00%	986	18.12%
2028	33,809,434.30	12,946,558.35	0.00%	0.00%	46	0.85%
Total	#N/A	#N/A	0.00%	0.00%	5,442	100.00%

Lease Agreement interest rate - Actual						
Interest	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
0.00% - 1.00%	-	-	0.00%	0.00%	-	0.00%
1.01% - 2.00%	11,630,871.36	7,409,101.60	6.89%	9.11%	295	5.42%
2.01% - 3.00%	29,465,078.05	14,258,321.80	17.46%	17.54%	970	17.82%
3.01% - 4.00%	27,343,231.09	14,771,136.80	16.20%	18.17%	627	11.52%
4.01% - 5.00%	22,257,815.43	11,886,589.80	13.19%	14.62%	447	8.21%
5.01% - 6.00%	50,436,500.68	22,684,454.05	29.89%	27.91%	1,795	32.98%
> 6.00%	27,603,566.37	10,275,368.15	16.36%	12.64%	1,308	24.04%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%



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Stratification tables

Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
PORSCHE	56,530,173.83	31,118,333.30	33.50%	38.28%	866	15.91%
FORD	30,200,562.05	12,385,729.65	17.90%	15.24%	1,417	26.04%
VOLVO	29,698,404.04	14,703,380.75	17.60%	18.09%	830	15.25%
MERCEDES-BENZ	8,660,616.81	3,601,801.45	5.13%	4.43%	329	6.05%
MAZDA	8,351,030.46	4,398,863.90	4.95%	5.41%	396	7.28%
AUDI	7,221,935.97	3,360,202.00	4.28%	4.13%	262	4.81%
VW	5,738,941.89	2,448,400.10	3.40%	3.01%	280	5.15%
BMW	5,154,577.88	2,347,424.30	3.05%	2.89%	199	3.66%
SKODA	2,353,524.53	1,125,838.35	1.39%	1.39%	109	2.00%
LAND ROVER	1,357,967.57	529,677.95	0.80%	0.65%	41	0.75%
CUPRA	1,064,457.81	456,166.00	0.63%	0.56%	43	0.79%
FIAT	1,065,952.34	397,044.45	0.63%	0.49%	70	1.29%
ALFA ROMEO	1,034,894.03	482,661.90	0.61%	0.59%	37	0.68%
HYUNDAI	1,057,429.04	405,642.20	0.63%	0.50%	48	0.88%
SEAT	923,384.66	395,913.25	0.55%	0.49%	55	1.01%
RENAULT	874,555.99	280,370.35	0.52%	0.34%	50	0.92%
HARLEY-DAVIDSON	800,979.52	409,842.25	0.47%	0.50%	57	1.05%
PEUGEOT	842,248.63	280,216.75	0.50%	0.34%	49	0.90%
JEEP	786,361.82	329,091.70	0.47%	0.40%	41	0.75%
TOYOTA	594,597.27	199,836.75	0.35%	0.25%	32	0.59%
Other	4,424,466.84	1,628,534.85	2.62%	2.00%	231	4.24%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%



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Stratification tables

Other stratification tables (continued)

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	26,426,483.25	13,383,931.95	15.66%	16.47%	768	14.11%
VD	21,451,904.52	9,756,115.50	12.71%	12.00%	692	12.72%
BE	14,679,991.99	6,796,145.00	8.70%	8.36%	544	10.00%
AG	13,897,426.22	6,449,869.90	8.24%	7.93%	510	9.37%
TI	12,010,454.15	6,379,021.95	7.12%	7.85%	356	6.54%
GE	9,343,098.47	4,556,693.75	5.54%	5.61%	252	4.63%
VS	8,991,264.40	3,997,994.10	5.33%	4.92%	333	6.12%
FR	7,892,774.97	3,722,431.20	4.68%	4.58%	274	5.03%
SG	7,377,082.13	3,289,912.45	4.37%	4.05%	244	4.48%
LU	6,651,777.31	3,227,010.75	3.94%	3.97%	226	4.15%
TG	6,089,496.78	2,967,715.60	3.61%	3.65%	212	3.90%
ZG	5,903,776.79	3,208,843.25	3.50%	3.95%	122	2.24%
SO	5,221,765.74	2,489,311.70	3.09%	3.06%	191	3.51%
BL	4,948,586.92	2,428,948.70	2.93%	2.99%	166	3.05%
SZ	4,062,051.36	1,949,207.75	2.41%	2.40%	101	1.86%
NE	3,722,136.23	1,738,840.10	2.21%	2.14%	125	2.30%
GR	2,327,706.07	1,119,986.15	1.38%	1.38%	66	1.21%
BS	1,888,018.72	974,505.45	1.12%	1.20%	53	0.97%
JU	1,421,427.91	612,511.80	0.84%	0.75%	66	1.21%
SH	1,379,616.99	663,715.45	0.82%	0.82%	38	0.70%
NW	780,473.38	395,687.15	0.46%	0.49%	22	0.40%
GL	681,880.72	345,709.35	0.40%	0.43%	28	0.51%
OW	515,956.73	244,574.15	0.31%	0.30%	15	0.28%
AR	484,608.92	216,767.65	0.29%	0.27%	21	0.39%
UR	375,234.68	178,387.30	0.22%	0.22%	11	0.20%
AI	212,067.63	191,134.10	0.13%	0.24%	6	0.11%
Total	168,737,062.98	81,284,972.20	100.00%	100.00%	5,442	100.00%



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Stratification tables

Other stratification tables (continued)

Top 20 Clients						
Clients	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Customer 1	227,662.52	146,703.80	0.13%	0.18%	2	0.04%
Customer 2	183,861.18	87,216.40	0.11%	0.11%	5	0.09%
Customer 3	181,711.13	103,992.55	0.11%	0.13%	2	0.04%
Customer 4	155,748.84	101,207.05	0.09%	0.12%	2	0.04%
Customer 5	149,559.42	1,392.75	0.09%	0.00%	1	0.02%
Customer 6	138,318.42	95,636.05	0.08%	0.12%	1	0.02%
Customer 7	135,634.67	91,863.95	0.08%	0.11%	1	0.02%
Customer 8	135,526.12	60,352.85	0.08%	0.07%	1	0.02%
Customer 9	134,570.93	93,216.15	0.08%	0.11%	1	0.02%
Customer 10	133,554.80	88,152.25	0.08%	0.11%	1	0.02%
Customer 11	133,458.41	41,628.10	0.08%	0.05%	1	0.02%
Customer 12	132,909.46	52,796.95	0.08%	0.06%	1	0.02%
Customer 13	132,586.54	90,065.00	0.08%	0.11%	1	0.02%
Customer 14	132,234.38	51,067.80	0.08%	0.06%	1	0.02%
Customer 15	130,936.73	66,172.70	0.08%	0.08%	1	0.02%
Customer 16	130,048.77	83,565.45	0.08%	0.10%	1	0.02%
Customer 17	129,833.59	71,169.90	0.08%	0.09%	1	0.02%
Customer 18	129,014.70	46,253.45	0.08%	0.06%	1	0.02%
Customer 19	128,791.68	55,710.30	0.08%	0.07%	1	0.02%
Customer 20	128,113.40	78,922.95	0.08%	0.10%	1	0.02%
Total	2,884,075.69	1,507,086.40	1.71%	1.85%	27	0.50%

Top 20 Dealers						
Dealers	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Dealer 1	9,170,179.08	5,465,192.70	5.43%	6.72%	132	2.43%
Dealer 2	7,649,688.25	4,211,268.30	4.53%	5.18%	113	2.08%
Dealer 3	6,947,918.55	3,887,006.70	4.12%	4.78%	108	1.98%
Dealer 4	5,525,337.09	2,532,246.25	3.27%	3.12%	75	1.38%
Dealer 5	4,216,889.67	2,496,080.80	2.50%	3.07%	66	1.21%
Dealer 6	3,637,945.00	2,187,029.35	2.16%	2.69%	59	1.08%
Dealer 7	2,763,033.45	1,541,007.40	1.64%	1.90%	43	0.79%
Dealer 8	2,814,204.95	1,476,129.30	1.67%	1.82%	47	0.86%
Dealer 9	2,540,860.69	1,312,971.35	1.51%	1.62%	42	0.77%
Dealer 10	2,101,988.37	1,196,613.20	1.25%	1.47%	26	0.48%
Dealer 11	1,730,657.66	1,096,132.95	1.03%	1.35%	29	0.53%
Dealer 12	1,564,560.19	961,322.40	0.93%	1.18%	25	0.46%
Dealer 13	2,183,648.09	947,229.50	1.29%	1.17%	31	0.57%
Dealer 14	3,250,762.70	894,433.30	1.93%	1.10%	138	2.54%
Dealer 15	1,198,995.35	623,763.00	0.71%	0.77%	41	0.75%
Dealer 16	1,281,237.05	608,643.80	0.76%	0.75%	23	0.42%
Dealer 17	1,040,877.92	604,864.80	0.62%	0.74%	24	0.44%
Dealer 18	1,062,368.86	587,791.05	0.63%	0.72%	36	0.66%
Dealer 19	1,105,428.88	529,367.85	0.66%	0.65%	28	0.51%
Dealer 20	1,054,316.48	525,387.80	0.62%	0.65%	36	0.66%
Total	62,840,898.28	33,684,481.80	37.24%	41.44%	1,122	20.62%



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Contact information

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