



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/08/2024 to 31/08/2024

Previous period : 01/07/2024 to 31/07/2024

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Current period : 01/08/2024 to 31/08/2024

Previous period : 01/07/2024 to 31/07/2024

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	UBS Switzerland AG	Private	Private	Private	Private	F1	A+	F1	A+



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Previous period : 01/07/2024 to 31/07/2024

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	01/08/2024 - 31/08/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/09/2024
Monthly Payment Date	22/09/2024
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	31/08/2024

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	-	1,918,485.00	2,238,232.50
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	-	20,557.92	69,190.83
Subordinated Loan Ledger	370,595.00	475,959.12	528,232.52
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	405,447.75	433,392.75

Tranche information at calculation date

Description	Outcome	
		<i>CHF</i>
Interest accrued since inception	3,836,970.00	
Interest paid since inception	1,598,737.50	
Interest accrued since last Interest Payment Date	2,238,232.50	
Redemption	-	
Interest shortfall	-	
Annual interest amount	3,836,970.00	

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%	44.45%	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%	26.29%	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%	8.97%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.55%	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%	48.03%	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%	1.74%	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%	5.51%	PASS
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%	30.94%	PASS

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%	0.32%	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%	0.34%	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%	0.04%	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>	475,959.11
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	5,525,955.62
(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		8,364,615.07

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		8,364,615.07



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		8,364,615.07
	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;	-	8,364,615.07
(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	(417,635.49)	7,946,979.58
	<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;	-	7,946,979.58
(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)	7,946,394.04
(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;	(25,802.22)	7,920,591.82
(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)	7,600,844.32
(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)	5,238,143.98
(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;	(4,509,618.25)	728,525.72
(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;	(293.20)	728,232.52
(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	(200,000.00)	528,232.52
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	528,232.52



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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		168,737,062.98	168,743,752.04
Outstanding balance at end of period before repurchases / replenishment	-	163,860,621.83	164,234,133.79
(-) Repurchases	-	(4,199,035.65)	-
(+) Replenishments	-	9,082,165.86	4,460,985.34
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,743,752.04	168,695,119.13

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		383,958.75	405,447.75
(-) Movements in period	-	(3,881.00)	(4,555.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	380,077.75	400,892.75
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	25,370.00	32,500.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	405,447.75	433,392.75

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	162,304,083.27	162,279,067.66
Delinquent contracts (> 30 days)	-	403,012.25	557,845.37
Total contracts - amount	-	162,707,095.52	162,836,913.03

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	5,360	5,592
Delinquent contracts (> 30 days)	-	17	17
Total contracts - number	-	5,377	5,609

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	66,171.05	67,576.41
Total Assets	-	66,171.05	67,576.41

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		689,572.61	0.32%
Total Assets	-	689,572.61	0.32%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	35,100.00	40,000.00
Total Assets	-	35,100.00	40,000.00

Cumulative		Amount	Percentage
		CHF	CHF
Recoveries		135,300.00	19.62%
Total Assets	-	135,300.00	19.62%



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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		162,279,067.66	98.81%	5,544	98.84%
1 day	30 Days	1,397,220.76	0.85%	48	0.86%
31 days	60 Days	337,835.36	0.21%	11	0.20%
61 days	90 Days	220,010.01	0.13%	6	0.11%
Total		164,234,133.79	100.00%	5,609	100.00%

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	209,048,388.46	66,171.05	621,996.20	95,300.00	0.30%	15.32%
Period 11	218,130,554.32	67,576.41	689,572.61	135,300.00	0.32%	19.62%
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	124,344,188.37	61,721,168.90	73.71%	76.18%	4,385	76.67%
Commercial	44,350,930.76	19,299,820.25	26.29%	23.82%	1,334	23.33%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	87,419,387.00	42,861,183.20	51.82%	52.90%	2,073	36.25%
Non-CCA	81,275,732.13	38,159,805.95	48.18%	47.10%	3,646	63.75%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	93,706,932.18	47,193,805.80	55.55%	58.25%	2,538	44.38%
Used	74,988,186.95	33,827,183.35	44.45%	41.75%	3,181	55.62%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	64,496,214.57	34,536,407.80	38.23%	42.63%	1,734	30.32%
Used	59,847,973.80	27,184,761.10	35.48%	33.55%	2,651	46.35%
Total	124,344,188.37	61,721,168.90	73.71%	76.18%	4,385.00	76.67%

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	29,210,717.61	12,657,398.00	17.32%	15.62%	804	14.06%
Used	15,140,213.15	6,642,422.25	8.97%	8.20%	530	9.27%
Total	44,350,930.76	19,299,820.25	26.29%	23.82%	1,334	23.33%

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	148,066,181.47	73,679,014.70	87.77%	90.94%	4,788	83.72%
Light commercial vehicle	19,682,911.82	6,868,743.60	11.67%	8.48%	860	15.04%
Motorbike	946,025.84	473,230.85	0.56%	0.58%	71	1.24%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	13,358,207.73	4,626,590.00	7.92%	5.71%	1,319	23.06%
>20,000 - 30,000	27,405,902.11	11,318,705.35	16.25%	13.97%	1,469	25.69%
>30,000 - 40,000	28,333,525.20	12,624,500.90	16.80%	15.58%	1,057	18.48%
>40,000 - 50,000	21,563,516.26	10,515,195.95	12.78%	12.98%	607	10.61%
>50,000 - 75,000	34,721,974.12	17,675,570.40	20.58%	21.82%	729	12.75%
>75,000 - 100,000	20,656,429.77	11,685,538.15	12.24%	14.42%	302	5.28%
>100,000 - 150,000	20,037,293.61	11,101,223.45	11.88%	13.70%	214	3.74%
>150,000	2,618,270.33	1,473,664.95	1.55%	1.82%	22	0.38%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	2,382,149.00	10,976,058.73	2.54%	14.64%	200	1,119	7.88%	35.18%
>20,000 - 30,000	11,038,145.25	16,367,756.86	11.78%	21.83%	586	883	23.09%	27.76%
>30,000 - 40,000	13,747,702.88	14,585,822.32	14.67%	19.45%	516	541	20.33%	17.01%
>40,000 - 50,000	13,543,919.03	8,019,597.23	14.45%	10.69%	382	225	15.05%	7.07%
>50,000 - 75,000	23,935,767.44	10,786,206.68	25.54%	14.38%	500	229	19.70%	7.20%
>75,000 - 100,000	13,277,059.75	7,379,370.02	14.17%	9.84%	192	110	7.57%	3.46%
>100,000 - 150,000	13,549,019.94	6,488,273.67	14.46%	8.65%	143	71	5.63%	2.23%
>150,000	2,233,168.89	385,101.44	2.38%	0.51%	19	3	0.75%	0.09%
Total	93,706,932.18	74,988,186.95	100.00%	100.00%	2,538	3,181	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	1,004,629.80	3,621,960.20	2.13%	10.71%	4,626,590.00	5.71%
>20,000 - 30,000	4,741,082.75	6,577,622.60	10.05%	19.44%	11,318,705.35	13.97%
>30,000 - 40,000	6,520,295.75	6,104,205.15	13.82%	18.05%	12,624,500.90	15.58%
>40,000 - 50,000	6,568,486.10	3,946,709.85	13.92%	11.67%	10,515,195.95	12.98%
>50,000 - 75,000	12,121,896.10	5,553,674.30	25.69%	16.42%	17,675,570.40	21.82%
>75,000 - 100,000	7,524,194.00	4,161,344.15	15.94%	12.30%	11,685,538.15	14.42%
>100,000 - 150,000	7,381,989.05	3,719,234.40	15.64%	10.99%	11,101,223.45	13.70%
>150,000	1,331,232.25	142,432.70	2.82%	0.42%	1,473,664.95	1.82%
Total	47,193,805.80	33,827,183.35	100.00%	100.00%	81,020,989.15	100.00%



Auto lease-now 2023-2 AG

Current period : 01/08/2024 to 31/08/2024
Previous period : 01/07/2024 to 31/07/2024

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	11,222,342.63	2,135,865.10	9.03%	4.82%	1,103	216	25.15%	16.19%
>20,000 - 30,000	22,112,821.80	5,293,080.31	17.78%	11.93%	1,172	297	26.73%	22.26%
>30,000 - 40,000	21,352,635.56	6,980,889.64	17.17%	15.74%	787	270	17.95%	20.24%
>40,000 - 50,000	16,371,257.79	5,192,258.47	13.17%	11.71%	455	152	10.38%	11.39%
>50,000 - 75,000	24,732,880.16	9,989,093.96	19.89%	22.52%	512	217	11.68%	16.27%
>75,000 - 100,000	14,577,889.11	6,078,540.66	11.72%	13.71%	211	91	4.81%	6.82%
>100,000 - 150,000	12,236,272.96	7,801,020.65	9.84%	17.59%	130	84	2.96%	6.30%
>150,000	1,738,088.36	880,181.97	1.40%	1.98%	15	7	0.34%	0.52%
Total	124,344,188.37	44,350,930.76	100.00%	100.00%	4,385	1,334	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	3,997,237.50	629,352.50	6.48%	3.26%	4,626,590.00	5.71%
>20,000 - 30,000	9,584,527.30	1,734,178.05	15.53%	8.99%	11,318,705.35	13.97%
>30,000 - 40,000	10,208,608.25	2,415,892.65	16.54%	12.52%	12,624,500.90	15.58%
>40,000 - 50,000	8,454,089.65	2,061,106.30	13.70%	10.68%	10,515,195.95	12.98%
>50,000 - 75,000	13,202,089.90	4,473,480.50	21.39%	23.18%	17,675,570.40	21.82%
>75,000 - 100,000	8,458,362.40	3,227,175.75	13.70%	16.72%	11,685,538.15	14.42%
>100,000 - 150,000	6,780,190.30	4,321,033.15	10.99%	22.39%	11,101,223.45	13.70%
>150,000	1,036,063.60	437,601.35	1.68%	2.27%	1,473,664.95	1.82%
Total	61,721,168.90	19,299,820.25	100.00%	100.00%	81,020,989.15	100.00%



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Current period : 01/08/2024 to 31/08/2024
Previous period : 01/07/2024 to 31/07/2024

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	4,384,458.98	1,468,073.60	2.60%	1.81%	671	11.73%
>10,000 - 20,000	25,100,667.49	9,400,688.60	14.88%	11.60%	1,645	28.76%
>20,000 - 30,000	33,378,479.67	14,610,241.35	19.79%	18.03%	1,355	23.69%
>30,000 - 40,000	26,253,901.54	12,571,173.60	15.56%	15.52%	762	13.32%
>40,000 - 50,000	21,974,944.34	11,097,204.75	13.03%	13.70%	494	8.64%
>50,000 - 75,000	32,034,883.67	17,782,007.20	18.99%	21.95%	525	9.18%
>75,000 - 100,000	15,069,836.31	8,476,349.90	8.93%	10.46%	176	3.08%
>100,000 - 150,000	10,497,947.13	5,615,250.15	6.22%	6.93%	91	1.59%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	471,932.37	3,912,526.61	0.50%	5.22%	70	601	2.76%	18.89%
>10,000 - 20,000	8,261,163.48	16,839,504.01	8.82%	22.46%	523	1,122	20.61%	35.27%
>20,000 - 30,000	15,640,488.73	17,737,990.94	16.69%	23.65%	634	721	24.98%	22.67%
>30,000 - 40,000	15,384,350.97	10,869,550.57	16.42%	14.50%	445	317	17.53%	9.97%
>40,000 - 50,000	14,966,998.17	7,007,946.17	15.97%	9.35%	335	159	13.20%	5.00%
>50,000 - 75,000	20,953,316.81	11,081,566.86	22.36%	14.78%	345	180	13.59%	5.66%
>75,000 - 100,000	10,011,546.07	5,058,290.24	10.68%	6.75%	117	59	4.61%	1.85%
>100,000 - 150,000	8,017,135.58	2,480,811.55	8.56%	3.31%	69	22	2.72%	0.69%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	93,706,932.18	74,988,186.95	100.00%	100.00%	2,538	3,181	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	235,915.70	1,232,157.90	0.50%	3.64%	1,468,073.60	1.81%
>10,000 - 20,000	3,279,597.75	6,121,090.85	6.95%	18.10%	9,400,688.60	11.60%
>20,000 - 30,000	7,110,724.75	7,499,516.60	15.07%	22.17%	14,610,241.35	18.03%
>30,000 - 40,000	7,435,156.35	5,136,017.25	15.75%	15.18%	12,571,173.60	15.52%
>40,000 - 50,000	7,611,762.85	3,485,441.90	16.13%	10.30%	11,097,204.75	13.70%
>50,000 - 75,000	11,713,909.35	6,068,097.85	24.82%	17.94%	17,782,007.20	21.95%
>75,000 - 100,000	5,562,890.10	2,913,459.80	11.79%	8.61%	8,476,349.90	10.46%
>100,000 - 150,000	4,243,848.95	1,371,401.20	8.99%	4.05%	5,615,250.15	6.93%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	47,193,805.80	33,827,183.35	100.00%	100.00%	81,020,989.15	100.00%



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Current period : 01/08/2024 to 31/08/2024
Previous period : 01/07/2024 to 31/07/2024

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	3,605,771.97	778,687.01	2.90%	1.76%	546	125	12.45%	9.37%
>10,000 - 20,000	19,981,257.12	5,119,410.37	16.07%	11.54%	1,311	334	29.90%	25.04%
>20,000 - 30,000	25,844,110.08	7,534,369.59	20.78%	16.99%	1,052	303	23.99%	22.71%
>30,000 - 40,000	19,579,902.02	6,673,999.52	15.75%	15.05%	569	193	12.98%	14.47%
>40,000 - 50,000	15,655,411.60	6,319,532.74	12.59%	14.25%	353	141	8.05%	10.57%
>50,000 - 75,000	23,224,528.99	8,810,354.68	18.68%	19.87%	382	143	8.71%	10.72%
>75,000 - 100,000	9,747,947.46	5,321,888.85	7.84%	12.00%	114	62	2.60%	4.65%
>100,000 - 150,000	6,705,259.13	3,792,688.00	5.39%	8.55%	58	33	1.32%	2.47%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	124,344,188.37	44,350,930.76	100.00%	100.00%	4,385	1,334	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	1,255,889.20	212,184.40	2.03%	1.10%	1,468,073.60	1.81%
>10,000 - 20,000	7,898,427.70	1,502,260.90	12.80%	7.78%	9,400,688.60	11.60%
>20,000 - 30,000	12,000,951.80	2,609,289.55	19.44%	13.52%	14,610,241.35	18.03%
>30,000 - 40,000	9,919,906.65	2,651,266.95	16.07%	13.74%	12,571,173.60	15.52%
>40,000 - 50,000	8,356,936.80	2,740,267.95	13.54%	14.20%	11,097,204.75	13.70%
>50,000 - 75,000	13,048,618.20	4,733,389.00	21.14%	24.53%	17,782,007.20	21.95%
>75,000 - 100,000	5,676,325.75	2,800,024.15	9.20%	14.51%	8,476,349.90	10.46%
>100,000 - 150,000	3,564,112.80	2,051,137.35	5.77%	10.63%	5,615,250.15	6.93%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	61,721,168.90	19,299,820.25	100.00%	100.00%	81,020,989.15	100.00%



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Current period : 01/08/2024 to 31/08/2024
Previous period : 01/07/2024 to 31/07/2024

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	10,788,449.11	456,354.20	6.40%	0.56%	676	11.82%
>1,000 - 5,000	15,100,656.89	3,700,062.30	8.95%	4.57%	1,091	19.08%
>5,000 - 10,000	23,626,366.01	8,937,452.65	14.01%	11.03%	1,168	20.42%
>10,000 - 20,000	40,681,645.75	20,551,636.25	24.12%	25.37%	1,420	24.83%
>20,000 - 30,000	29,137,923.90	16,579,826.85	17.27%	20.46%	679	11.87%
>30,000 - 40,000	19,200,930.69	11,277,004.95	11.38%	13.92%	326	5.70%
>40,000 - 50,000	11,656,347.99	6,943,775.25	6.91%	8.57%	157	2.75%
>50,000	18,502,798.79	12,574,876.70	10.97%	15.52%	202	3.53%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	6,149,220.12	4,639,228.99	6.56%	6.19%	254	422	10.01%	13.27%
>1,000 - 5,000	4,289,406.29	10,811,250.60	4.58%	14.42%	241	850	9.50%	26.72%
>5,000 - 10,000	8,658,790.05	14,967,575.96	9.24%	19.96%	392	776	15.45%	24.39%
>10,000 - 20,000	21,194,232.72	19,487,413.03	22.62%	25.99%	727	693	28.64%	21.79%
>20,000 - 30,000	20,098,253.93	9,039,669.97	21.45%	12.05%	464	215	18.28%	6.76%
>30,000 - 40,000	12,522,490.80	6,678,439.89	13.36%	8.91%	214	112	8.43%	3.52%
>40,000 - 50,000	7,649,729.60	4,006,618.39	8.16%	5.34%	103	54	4.06%	1.70%
>50,000	13,144,808.67	5,357,990.12	14.03%	7.15%	143	59	5.63%	1.85%
Total	93,706,932.18	74,988,186.95	100.00%	100.00%	2,538	3,181	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	187,224.45	269,129.75	0.40%	0.80%	456,354.20	0.56%	
>1,000 - 5,000	895,183.70	2,804,878.60	1.90%	8.29%	3,700,062.30	4.57%	
>5,000 - 10,000	3,074,265.50	5,863,187.15	6.51%	17.33%	8,937,452.65	11.03%	
>10,000 - 20,000	10,699,861.10	9,851,775.15	22.67%	29.12%	20,551,636.25	25.37%	
>20,000 - 30,000	11,367,634.75	5,212,192.10	24.09%	15.41%	16,579,826.85	20.46%	
>30,000 - 40,000	7,453,496.15	3,823,508.80	15.79%	11.30%	11,277,004.95	13.92%	
>40,000 - 50,000	4,539,875.60	2,403,899.65	9.62%	7.11%	6,943,775.25	8.57%	
>50,000	8,976,264.55	3,598,612.15	19.02%	10.64%	12,574,876.70	15.52%	
Total	47,193,805.80	33,827,183.35	100.00%	100.00%	81,020,989.15	100.00%	



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 Previous period : 01/07/2024 to 31/07/2024

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	6,134,861.95	4,653,587.16	4.93%	10.49%	444	232	10.13%	17.39%
>1,000 - 5,000	10,603,939.14	4,496,717.75	8.53%	10.14%	821	270	18.72%	20.24%
>5,000 - 10,000	18,519,695.53	5,106,670.48	14.89%	11.51%	947	221	21.60%	16.57%
>10,000 - 20,000	31,759,311.59	8,922,334.16	25.54%	20.12%	1,141	279	26.02%	20.91%
>20,000 - 30,000	23,095,865.34	6,042,058.56	18.57%	13.62%	547	132	12.47%	9.90%
>30,000 - 40,000	13,890,281.73	5,310,648.96	11.17%	11.97%	238	88	5.43%	6.60%
>40,000 - 50,000	7,525,596.80	4,130,751.19	6.05%	9.31%	106	51	2.42%	3.82%
>50,000	12,814,636.29	5,688,162.50	10.31%	12.83%	141	61	3.22%	4.57%
Total	124,344,188.37	44,350,930.76	100.00%	100.00%	4,385	1,334	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	290,980.15	165,374.05	0.47%	0.86%	456,354.20	0.56%	
>1,000 - 5,000	2,764,151.90	935,910.40	4.48%	4.85%	3,700,062.30	4.57%	
>5,000 - 10,000	7,210,203.25	1,727,249.40	11.68%	8.95%	8,937,452.65	11.03%	
>10,000 - 20,000	16,447,892.80	4,103,743.45	26.65%	21.26%	20,551,636.25	25.37%	
>20,000 - 30,000	13,306,219.15	3,273,607.70	21.56%	16.96%	16,579,826.85	20.46%	
>30,000 - 40,000	8,265,262.15	3,011,742.80	13.39%	15.61%	11,277,004.95	13.92%	
>40,000 - 50,000	4,672,695.25	2,271,080.00	7.57%	11.77%	6,943,775.25	8.57%	
>50,000	8,763,764.25	3,811,112.45	14.20%	19.75%	12,574,876.70	15.52%	
Total	61,721,168.90	19,299,820.25	100.00%	100.00%	81,020,989.15	100.00%	



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Current period : 01/08/2024 to 31/08/2024
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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	7,466.13	3,106.75	0.00%	0.00%	2	0.03%
13 - 24 months	2,476,918.50	1,200,680.50	1.47%	1.48%	249	4.35%
25 - 36 months	18,243,922.58	10,476,877.55	10.81%	12.93%	766	13.39%
37 - 48 months	77,146,665.46	37,911,706.05	45.73%	46.79%	2,624	45.88%
49 - 60 months	70,820,146.46	31,428,618.30	41.98%	38.79%	2,078	36.34%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	8,335,886.41	2,178,407.80	4.94%	2.69%	260	4.55%
7 - 12	14,976,541.39	4,147,042.60	8.88%	5.12%	551	9.63%
13 - 18	83,062,622.08	39,704,102.80	49.24%	49.00%	2,846	49.76%
19 - 24	45,316,665.62	25,235,724.90	26.86%	31.15%	1,379.00	24.11%
25 - 36	17,003,403.63	9,755,711.05	10.08%	12.04%	683.00	11.94%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	100.00%



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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			#	
2024	307,283.91	261,740.50	0.18%	0.32%	504	8.74%
2025	9,856,105.26	6,478,701.15	5.84%	8.00%	1,515	26.27%
2026	42,132,657.34	23,392,311.70	24.98%	28.87%	2,440	42.31%
2027	75,722,468.65	35,736,221.40	44.89%	44.11%	1,126	19.52%
2028	37,075,506.94	14,127,456.85	21.98%	17.44%	91	1.58%
2029	3,601,097.03	1,024,557.55	2.13%	1.26%	91	1.58%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,767	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%	11,293,662.56	7,275,239.95	6.69%	8.98%	309	5.40%
2.01% - 3.00%	30,083,412.64	14,490,026.00	17.83%	17.88%	1,029	17.99%
3.01% - 4.00%	26,598,421.24	14,282,006.70	15.77%	17.63%	634	11.09%
4.01% - 5.00%	20,494,207.25	11,082,246.45	12.15%	13.68%	433	7.57%
5.01% - 6.00%	51,471,792.56	23,122,999.35	30.51%	28.54%	1,882	32.91%
> 6.00%	28,753,622.88	10,768,470.70	17.04%	13.29%	1,432	25.04%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	100.00%



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 Previous period : 01/07/2024 to 31/07/2024

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	52,199,693.57	28,770,163.85	30.94%	35.51%	832	14.55%
FORD	31,377,503.98	13,015,550.05	18.60%	16.06%	1,527	26.70%
VOLVO	31,238,776.38	15,345,536.55	18.52%	18.94%	899	15.72%
MERCEDES-BENZ	8,782,958.89	3,695,435.00	5.21%	4.56%	332	5.81%
MAZDA	8,705,340.14	4,594,459.60	5.16%	5.67%	420	7.34%
AUDI	7,225,593.59	3,397,000.90	4.28%	4.19%	273	4.77%
VW	5,848,098.27	2,497,502.30	3.47%	3.08%	297	5.19%
BMW	5,200,261.76	2,391,724.40	3.08%	2.95%	209	3.65%
SKODA	2,439,755.36	1,167,963.50	1.45%	1.44%	117	2.05%
LAND ROVER	1,516,605.60	582,126.05	0.90%	0.72%	46	0.80%
HYUNDAI	1,102,557.47	431,200.25	0.65%	0.53%	51	0.89%
FIAT	1,075,778.91	401,140.20	0.64%	0.50%	75	1.31%
CUPRA	1,060,896.34	465,185.45	0.63%	0.57%	44	0.77%
ALFA ROMEO	1,060,861.23	501,685.95	0.63%	0.62%	39	0.68%
SEAT	974,803.32	402,391.95	0.58%	0.50%	60	1.05%
RENAULT	961,282.37	308,223.80	0.57%	0.38%	57	1.00%
PEUGEOT	887,113.50	305,681.85	0.53%	0.38%	54	0.94%
JEEP	845,346.74	336,680.75	0.50%	0.42%	43	0.75%
HARLEY-DAVIDSON	820,912.28	420,555.60	0.49%	0.52%	60	1.05%
TOYOTA	610,984.00	203,057.30	0.36%	0.25%	33	0.58%
Other	4,759,995.43	1,787,723.85	2.82%	2.21%	251	4.39%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	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	24,522,751.01	12,037,224.95	14.54%	14.86%	784	13.71%
VD	21,850,184.95	10,020,642.10	12.95%	12.37%	725	12.68%
BE	14,952,088.31	6,957,910.70	8.86%	8.59%	565	9.88%
AG	14,083,815.54	6,654,599.75	8.35%	8.21%	545	9.53%
TI	12,373,177.05	6,540,900.30	7.33%	8.07%	384	6.71%
GE	9,564,572.52	4,683,464.10	5.67%	5.78%	270	4.72%
VS	9,484,325.51	4,182,943.00	5.62%	5.16%	355	6.21%
FR	8,211,202.45	3,916,801.65	4.87%	4.83%	295	5.16%
SG	7,417,331.24	3,363,438.20	4.40%	4.15%	260	4.55%
LU	6,708,952.26	3,335,542.40	3.98%	4.12%	238	4.16%
TG	6,210,439.76	3,013,191.75	3.68%	3.72%	231	4.04%
ZG	5,686,783.19	3,050,252.10	3.37%	3.76%	128	2.24%
SO	5,451,056.35	2,632,770.10	3.23%	3.25%	204	3.57%
BL	4,835,760.78	2,391,194.85	2.87%	2.95%	169	2.96%
SZ	3,934,786.29	1,866,645.50	2.33%	2.30%	104	1.82%
NE	3,652,272.51	1,675,533.65	2.17%	2.07%	126	2.20%
GR	2,143,510.71	1,032,326.70	1.27%	1.27%	67	1.17%
BS	1,819,082.88	942,927.70	1.08%	1.16%	56	0.98%
JU	1,467,923.06	609,800.20	0.87%	0.75%	67	1.17%
SH	1,414,500.30	676,208.10	0.84%	0.83%	42	0.73%
NW	782,728.17	399,452.80	0.46%	0.49%	22	0.38%
GL	693,490.31	358,149.70	0.41%	0.44%	29	0.51%
AR	465,503.40	216,767.65	0.28%	0.27%	21	0.37%
OW	423,561.21	199,678.15	0.25%	0.25%	14	0.24%
UR	273,866.65	134,830.15	0.16%	0.17%	10	0.17%
AI	244,860.63	112,008.30	0.15%	0.14%	6	0.10%
OT	26,592.09	15,784.60	0.02%	0.02%	2	0.03%
Total	168,695,119.13	81,020,989.15	100.00%	100.00%	5,719	100.00%



Auto lease-now 2023-2 AG

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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	223,759.17	146,703.80	0.13%	0.18%	2	0.03%
Customer 2	217,059.35	70,566.40	0.13%	0.09%	2	0.03%
Customer 3	177,539.06	87,216.40	0.11%	0.11%	5	0.09%
Customer 4	176,474.50	103,992.55	0.10%	0.13%	2	0.03%
Customer 5	151,788.40	101,207.05	0.09%	0.12%	2	0.03%
Customer 6	140,860.31	1,392.75	0.08%	0.00%	1	0.02%
Customer 7	138,567.81	60,069.65	0.08%	0.07%	1	0.02%
Customer 8	136,284.20	95,636.05	0.08%	0.12%	1	0.02%
Customer 9	135,253.93	57,753.00	0.08%	0.07%	2	0.03%
Customer 10	133,281.58	46,346.00	0.08%	0.06%	1	0.02%
Customer 11	132,818.36	91,863.95	0.08%	0.11%	1	0.02%
Customer 12	131,881.67	60,352.85	0.08%	0.07%	1	0.02%
Customer 13	131,407.43	46,253.45	0.08%	0.06%	1	0.02%
Customer 14	130,579.81	93,216.15	0.08%	0.12%	1	0.02%
Customer 15	130,345.60	52,796.95	0.08%	0.07%	1	0.02%
Customer 16	130,327.14	88,152.25	0.08%	0.11%	1	0.02%
Customer 17	129,540.81	41,628.10	0.08%	0.05%	1	0.02%
Customer 18	129,321.18	24,976.85	0.08%	0.03%	1	0.02%
Customer 19	128,675.93	51,067.80	0.08%	0.06%	1	0.02%
Customer 20	128,093.33	40,987.95	0.08%	0.05%	1	0.02%
Total	2,933,859.57	1,362,179.95	1.74%	1.68%	29	0.51%

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	8,025,018.72	4,466,930.45	4.76%	5.51%	121	2.12%
Dealer 2	7,172,894.85	3,986,769.55	4.25%	4.92%	115	2.01%
Dealer 3	4,809,301.04	2,750,474.10	2.85%	3.39%	77	1.35%
Dealer 4	5,429,114.06	2,554,117.15	3.22%	3.15%	75	1.31%
Dealer 5	4,124,373.44	2,504,909.05	2.44%	3.09%	66	1.15%
Dealer 6	3,536,362.60	2,167,085.35	2.10%	2.67%	59	1.03%
Dealer 7	2,636,270.57	1,479,989.85	1.56%	1.83%	42	0.73%
Dealer 8	2,527,727.97	1,466,101.45	1.50%	1.81%	46	0.80%
Dealer 9	2,556,170.43	1,332,860.35	1.52%	1.65%	43	0.75%
Dealer 10	2,058,280.12	1,194,570.50	1.22%	1.47%	26	0.45%
Dealer 11	1,686,302.79	1,096,132.95	1.00%	1.35%	29	0.51%
Dealer 12	3,626,358.35	1,021,611.80	2.15%	1.26%	153	2.68%
Dealer 13	1,590,816.11	989,177.55	0.94%	1.22%	27	0.47%
Dealer 14	2,160,961.40	876,200.05	1.28%	1.08%	32	0.56%
Dealer 15	1,428,600.23	678,589.60	0.85%	0.84%	25	0.44%
Dealer 16	1,116,764.08	608,596.65	0.66%	0.75%	39	0.68%
Dealer 17	1,180,902.87	605,141.35	0.70%	0.75%	42	0.73%
Dealer 18	963,468.77	575,027.40	0.57%	0.71%	25	0.44%
Dealer 19	1,150,362.88	565,053.95	0.68%	0.70%	40	0.70%
Dealer 20	1,102,281.50	561,471.10	0.65%	0.69%	36	0.63%
Total	58,882,332.78	31,480,810.20	34.90%	38.85%	1,118	19.55%



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Contact information

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