



**Auto lease-now 2023-2 AG**

**Monthly Investor Report**

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## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024

Previous period : 01/09/2024 to 30/09/2024

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### Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024

Previous period : 01/09/2024 to 30/09/2024

#### 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+





**Auto lease-now 2023-2 AG**

Current period : 01/10/2024 to 31/10/2024

Previous period : 01/09/2024 to 30/09/2024

**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%	43.87%	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%	25.95%	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%	8.96%	PASS
d)	the weighted-average yield of all Purchased Lease Assets would not be less than 4.00 per cent.;	4.00%	4.56%	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%	48.31%	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%	5.58%	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%	31.27%	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%	0.00%	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%	0.42%	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%	0.29%	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



**Auto lease-now 2023-2 AG**

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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>	480,410.36
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	5,695,515.61
(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
<b>Total Available Distribution Amount</b>		<b>8,538,626.31</b>

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>	-
<b>Total Available Distribution Amount</b>		<b>8,538,626.31</b>



**Auto lease-now 2023-2 AG**

Current period : 01/10/2024 to 31/10/2024  
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**Pre-Enforcement - Priority of Payments**

Available Distribution Amount:		8,538,626.31
	<b>Paid</b>	<b>Remaining</b>

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;	-	8,538,626.31
(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	(421,557.38)	8,117,068.93
	<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;	-	8,117,068.93
(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)	8,116,483.39
(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)	8,112,609.81
(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)	7,792,862.31
(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)	5,430,161.97
(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;	(4,484,313.38)	945,848.58
(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;	-	945,848.58
(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	(240,000.00)	705,848.58
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	705,848.58



## Auto lease-now 2023-2 AG

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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		168,764,309.96	168,695,119.13
<b>Outstanding balance at end of period before repurchases / replenishment</b>	-	<b>164,226,564.11</b>	<b>164,232,653.54</b>
(-) Repurchases	-	-	-
(+) Replenishments	-	4,490,402.81	4,496,467.41
<b>Outstanding balance at end of period after repurchases / replenishment</b>	168,764,309.96	168,695,119.13	168,729,120.95

##### Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		433,392.75	443,764.75
(-) Movements in period	-	(4,000.00)	(2,700.00)
<b>Outstanding balance of deposits at end of period before repurchases / replenishment</b>	-	<b>429,392.75</b>	<b>441,064.75</b>
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	14,372.00	14,700.00
<b>Outstanding balance of deposits at end of period after repurchases / replenishment</b>	252,685.85	443,764.75	455,764.75

##### Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	162,426,230.93	162,284,394.09
Delinquent contracts (> 30 days)	-	558,171.00	482,652.92
<b>Total contracts - amount</b>	-	<b>162,836,913.03</b>	<b>162,767,047.01</b>

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	6,210	5,646
Delinquent contracts (> 30 days)	-	17	20
<b>Total contracts - number</b>	-	<b>6,227</b>	<b>5,666</b>

##### Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	231,338.82	38,050.36
<b>Total Assets</b>	-	<b>231,338.82</b>	<b>38,050.36</b>

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		958,961.79	0.42%
<b>Total Assets</b>	-	<b>958,961.79</b>	<b>0.42%</b>

##### Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	510.00	15,430.70
<b>Total Assets</b>	-	<b>510.00</b>	<b>15,430.70</b>

Cumulative		Amount	Percentage
		CHF	CHF
Recoveries		151,240.70	15.77%
<b>Total Assets</b>	-	<b>151,240.70</b>	<b>15.77%</b>





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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		162,284,394.09	98.81%	5,601	98.85%
1 day	30 Days	1,465,606.53	0.89%	45	0.79%
31 days	60 Days	350,270.26	0.21%	15	0.26%
61 days	90 Days	132,382.66	0.08%	5	0.09%
<b>Total</b>		<b>164,232,653.54</b>	<b>100.00%</b>	<b>5,666</b>	<b>100.00%</b>

**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	222,591,539.66	231,338.82	920,911.43	135,810.00	0.41%	14.75%
Period 13	227,088,007.07	38,050.36	958,961.79	151,240.70	0.42%	15.77%



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
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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	124,949,378.92	62,214,764.30	74.05%	76.32%	4,506	76.70%
Commercial	43,779,742.03	19,305,282.70	25.95%	23.68%	1,369	23.30%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	80,449,274.41	38,230,411.75	47.68%	46.90%	3,736	63.59%
Non-CCA	88,279,846.54	43,289,635.25	52.32%	53.10%	2,139	36.41%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	94,699,430.76	47,734,394.05	56.13%	58.56%	2,616	44.53%
Used	74,029,690.19	33,785,652.95	43.87%	41.44%	3,259	55.47%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	66,040,011.31	35,126,907.80	39.14%	43.09%	1,790	30.47%
Used	58,909,367.61	27,087,856.50	34.91%	33.23%	2,716	46.23%
<b>Total</b>	<b>124,949,378.92</b>	<b>62,214,764.30</b>	<b>74.05%</b>	<b>76.32%</b>	<b>4,506.00</b>	<b>76.70%</b>

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	28,659,419.45	12,607,486.25	16.99%	15.47%	826	14.06%
Used	15,120,322.58	6,697,796.45	8.96%	8.22%	543	9.24%
<b>Total</b>	<b>43,779,742.03</b>	<b>19,305,282.70</b>	<b>25.95%</b>	<b>23.68%</b>	<b>1,369</b>	<b>23.30%</b>

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	148,200,185.98	74,157,925.60	87.83%	90.97%	4,921	83.76%
Light commercial vehicle	19,622,752.14	6,904,770.80	11.63%	8.47%	881	15.00%
Motorbike	906,182.83	457,350.60	0.54%	0.56%	73	1.24%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	13,476,061.97	4,778,366.80	7.99%	5.86%	1,375	23.40%
>20,000 - 30,000	27,181,881.54	11,381,656.40	16.11%	13.96%	1,505	25.62%
>30,000 - 40,000	28,032,647.28	12,641,382.70	16.61%	15.51%	1,076	18.31%
>40,000 - 50,000	21,383,979.30	10,508,493.70	12.67%	12.89%	617	10.50%
>50,000 - 75,000	34,727,104.26	17,750,884.70	20.58%	21.77%	746	12.70%
>75,000 - 100,000	20,617,094.52	11,669,769.25	12.22%	14.32%	309	5.26%
>100,000 - 150,000	20,531,576.76	11,367,271.40	12.17%	13.94%	224	3.81%
>150,000	2,778,775.32	1,422,222.05	1.65%	1.74%	23	0.39%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>



### Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
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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	2,383,451.64	11,092,610.33	2.52%	14.98%	208	1,167	7.95%	35.81%
>20,000 - 30,000	10,933,701.51	16,248,180.03	11.55%	21.95%	604	901	23.09%	27.65%
>30,000 - 40,000	13,626,862.90	14,405,784.38	14.39%	19.46%	524	552	20.03%	16.94%
>40,000 - 50,000	13,445,454.76	7,938,524.54	14.20%	10.72%	390	227	14.91%	6.97%
>50,000 - 75,000	24,229,600.51	10,497,503.75	25.59%	14.18%	518	228	19.80%	7.00%
>75,000 - 100,000	13,441,285.21	7,175,809.31	14.19%	9.69%	199	110	7.61%	3.38%
>100,000 - 150,000	14,236,489.35	6,295,087.41	15.03%	8.50%	153	71	5.85%	2.18%
>150,000	2,402,584.88	376,190.44	2.54%	0.51%	20	3	0.76%	0.09%
<b>Total</b>	<b>94,699,430.76</b>	<b>74,029,690.19</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,616</b>	<b>3,259</b>	<b>100.00%</b>	<b>100.00%</b>

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	1,030,875.15	3,747,491.65	2.16%	11.09%	4,778,366.80	5.86%
>20,000 - 30,000	4,758,166.55	6,623,489.85	9.97%	19.60%	11,381,656.40	13.96%
>30,000 - 40,000	6,524,998.15	6,116,384.55	13.67%	18.10%	12,641,382.70	15.51%
>40,000 - 50,000	6,625,780.05	3,882,713.65	13.88%	11.49%	10,508,493.70	12.89%
>50,000 - 75,000	12,304,789.80	5,446,094.90	25.78%	16.12%	17,750,884.70	21.77%
>75,000 - 100,000	7,524,808.55	4,144,960.70	15.76%	12.27%	11,669,769.25	14.32%
>100,000 - 150,000	7,685,186.45	3,682,084.95	16.10%	10.90%	11,367,271.40	13.94%
>150,000	1,279,789.35	142,432.70	2.68%	0.42%	1,422,222.05	1.74%
<b>Total</b>	<b>47,734,394.05</b>	<b>33,785,652.95</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
Previous period : 01/09/2024 to 30/09/2024

### 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	11,304,491.64	2,171,570.33	9.05%	4.96%	1,150	225	25.52%	16.44%
>20,000 - 30,000	21,996,241.98	5,185,639.56	17.60%	11.84%	1,202	303	26.68%	22.13%
>30,000 - 40,000	20,921,883.87	7,110,763.41	16.74%	16.24%	795	281	17.64%	20.53%
>40,000 - 50,000	16,136,832.49	5,247,146.81	12.91%	11.99%	459	158	10.19%	11.54%
>50,000 - 75,000	24,774,540.38	9,952,563.88	19.83%	22.73%	524	222	11.63%	16.22%
>75,000 - 100,000	14,721,964.02	5,895,130.50	11.78%	13.47%	218	91	4.84%	6.65%
>100,000 - 150,000	13,064,971.27	7,466,605.49	10.46%	17.05%	141	83	3.13%	6.06%
>150,000	2,028,453.27	750,322.05	1.62%	1.71%	17	6	0.38%	0.44%
<b>Total</b>	<b>124,949,378.92</b>	<b>43,779,742.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,506</b>	<b>1,369</b>	<b>100.00%</b>	<b>100.00%</b>

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	4,111,755.25	666,611.55	6.61%	3.45%	4,778,366.80	5.86%
>20,000 - 30,000	9,651,985.15	1,729,671.25	15.51%	8.96%	11,381,656.40	13.96%
>30,000 - 40,000	10,161,107.35	2,480,275.35	16.33%	12.85%	12,641,382.70	15.51%
>40,000 - 50,000	8,410,928.70	2,097,565.00	13.52%	10.87%	10,508,493.70	12.89%
>50,000 - 75,000	13,262,983.65	4,487,901.05	21.32%	23.25%	17,750,884.70	21.77%
>75,000 - 100,000	8,478,619.50	3,191,149.75	13.63%	16.53%	11,669,769.25	14.32%
>100,000 - 150,000	7,088,328.90	4,278,942.50	11.39%	22.16%	11,367,271.40	13.94%
>150,000	1,049,055.80	373,166.25	1.69%	1.93%	1,422,222.05	1.74%
<b>Total</b>	<b>62,214,764.30</b>	<b>19,305,282.70</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
Previous period : 01/09/2024 to 30/09/2024

### 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	4,907,576.86	1,718,233.10	2.91%	2.11%	754	12.83%
>10,000 - 20,000	26,177,910.95	10,102,616.60	15.51%	12.39%	1,732	29.48%
>20,000 - 30,000	34,254,042.70	15,201,033.20	20.30%	18.65%	1,392	23.69%
>30,000 - 40,000	25,806,074.80	12,593,028.15	15.29%	15.45%	744	12.66%
>40,000 - 50,000	21,116,283.98	10,793,869.00	12.51%	13.24%	475	8.09%
>50,000 - 75,000	31,176,347.28	17,296,941.35	18.48%	21.22%	512	8.71%
>75,000 - 100,000	14,605,910.84	8,272,878.10	8.66%	10.15%	172	2.93%
>100,000 - 150,000	10,684,973.54	5,541,447.50	6.33%	6.80%	94	1.60%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	602,353.61	4,305,223.25	0.64%	5.82%	90	664	3.44%	20.37%
>10,000 - 20,000	8,931,267.01	17,246,643.94	9.43%	23.30%	570	1,162	21.79%	35.66%
>20,000 - 30,000	16,251,964.27	18,002,078.43	17.16%	24.32%	658	734	25.15%	22.52%
>30,000 - 40,000	15,439,261.24	10,366,813.56	16.30%	14.00%	443	301	16.93%	9.24%
>40,000 - 50,000	14,468,807.48	6,647,476.50	15.28%	8.98%	324	151	12.39%	4.63%
>50,000 - 75,000	20,611,462.32	10,564,884.96	21.77%	14.27%	340	172	13.00%	5.28%
>75,000 - 100,000	10,024,569.17	4,581,341.67	10.59%	6.19%	118	54	4.51%	1.66%
>100,000 - 150,000	8,369,745.66	2,315,227.88	8.84%	3.13%	73	21	2.79%	0.64%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>94,699,430.76</b>	<b>74,029,690.19</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,616</b>	<b>3,259</b>	<b>100.00%</b>	<b>100.00%</b>

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	279,603.40	1,438,629.70	0.59%	4.26%	1,718,233.10	2.11%
>10,000 - 20,000	3,647,632.60	6,454,984.00	7.64%	19.11%	10,102,616.60	12.39%
>20,000 - 30,000	7,491,801.55	7,709,231.65	15.69%	22.82%	15,201,033.20	18.65%
>30,000 - 40,000	7,597,609.95	4,995,418.20	15.92%	14.79%	12,593,028.15	15.45%
>40,000 - 50,000	7,522,482.80	3,271,386.20	15.76%	9.68%	10,793,869.00	13.24%
>50,000 - 75,000	11,389,159.45	5,907,781.90	23.86%	17.49%	17,296,941.35	21.22%
>75,000 - 100,000	5,583,838.85	2,689,039.25	11.70%	7.96%	8,272,878.10	10.15%
>100,000 - 150,000	4,222,265.45	1,319,182.05	8.85%	3.90%	5,541,447.50	6.80%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>47,734,394.05</b>	<b>33,785,652.95</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

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	3,992,529.30	915,047.56	3.20%	2.09%	614	140	13.63%	10.23%
>10,000 - 20,000	20,870,192.07	5,307,718.88	16.70%	12.12%	1,381	351	30.65%	25.64%
>20,000 - 30,000	26,126,369.75	8,127,672.95	20.91%	18.56%	1,065	327	23.64%	23.89%
>30,000 - 40,000	19,026,733.93	6,779,340.87	15.23%	15.49%	551	193	12.23%	14.10%
>40,000 - 50,000	15,170,916.30	5,945,367.68	12.14%	13.58%	342	133	7.59%	9.72%
>50,000 - 75,000	22,388,592.47	8,787,754.81	17.92%	20.07%	370	142	8.21%	10.37%
>75,000 - 100,000	9,880,681.06	4,725,229.78	7.91%	10.79%	117	55	2.60%	4.02%
>100,000 - 150,000	7,493,364.04	3,191,609.50	6.00%	7.29%	66	28	1.46%	2.05%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>124,949,378.92</b>	<b>43,779,742.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,506</b>	<b>1,369</b>	<b>100.00%</b>	<b>100.00%</b>

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	1,464,509.30	253,723.80	2.35%	1.31%	1,718,233.10	2.11%
>10,000 - 20,000	8,472,407.50	1,630,209.10	13.62%	8.44%	10,102,616.60	12.39%
>20,000 - 30,000	12,305,872.15	2,895,161.05	19.78%	15.00%	15,201,033.20	18.65%
>30,000 - 40,000	9,852,906.40	2,740,121.75	15.84%	14.19%	12,593,028.15	15.45%
>40,000 - 50,000	8,088,802.70	2,705,066.30	13.00%	14.01%	10,793,869.00	13.24%
>50,000 - 75,000	12,587,934.85	4,709,006.50	20.23%	24.39%	17,296,941.35	21.22%
>75,000 - 100,000	5,669,571.25	2,603,306.85	9.11%	13.48%	8,272,878.10	10.15%
>100,000 - 150,000	3,772,760.15	1,768,687.35	6.06%	9.16%	5,541,447.50	6.80%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>62,214,764.30</b>	<b>19,305,282.70</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

### 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	10,927,438.72	476,941.80	6.48%	0.59%	705	12.00%
>1,000 - 5,000	16,012,821.65	3,973,443.60	9.49%	4.87%	1,172	19.95%
>5,000 - 10,000	23,990,814.49	9,236,202.20	14.22%	11.33%	1,212	20.63%
>10,000 - 20,000	40,585,467.52	20,689,711.05	24.05%	25.38%	1,425	24.26%
>20,000 - 30,000	29,183,190.40	16,709,286.45	17.30%	20.50%	684	11.64%
>30,000 - 40,000	18,715,206.18	11,180,131.15	11.09%	13.71%	322	5.48%
>40,000 - 50,000	11,604,714.56	6,996,256.80	6.88%	8.58%	158	2.69%
>50,000	17,709,467.43	12,258,073.95	10.50%	15.04%	197	3.35%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	6,338,545.72	4,588,893.00	6.69%	6.20%	271	434	10.36%	13.32%
>1,000 - 5,000	4,763,398.84	11,249,422.81	5.03%	15.20%	264	908	10.09%	27.86%
>5,000 - 10,000	8,832,370.96	15,158,443.53	9.33%	20.48%	410	802	15.67%	24.61%
>10,000 - 20,000	21,544,840.49	19,040,627.03	22.75%	25.72%	739	686	28.25%	21.05%
>20,000 - 30,000	20,475,646.45	8,707,543.95	21.62%	11.76%	473	211	18.08%	6.47%
>30,000 - 40,000	12,466,337.79	6,248,868.39	13.16%	8.44%	216	106	8.26%	3.25%
>40,000 - 50,000	7,710,400.17	3,894,314.39	8.14%	5.26%	104	54	3.98%	1.66%
>50,000	12,567,890.34	5,141,577.09	13.27%	6.95%	139	58	5.31%	1.78%
<b>Total</b>	<b>94,699,430.76</b>	<b>74,029,690.19</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,616</b>	<b>3,259</b>	<b>100.00%</b>	<b>100.00%</b>

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	199,723.10	277,218.70	0.42%	0.82%	476,941.80	0.59%	
>1,000 - 5,000	978,814.20	2,994,629.40	2.05%	8.86%	3,973,443.60	4.87%	
>5,000 - 10,000	3,201,036.00	6,035,166.20	6.71%	17.86%	9,236,202.20	11.33%	
>10,000 - 20,000	10,914,487.90	9,775,223.15	22.87%	28.93%	20,689,711.05	25.38%	
>20,000 - 30,000	11,601,951.90	5,107,334.55	24.31%	15.12%	16,709,286.45	20.50%	
>30,000 - 40,000	7,528,994.70	3,651,136.45	15.77%	10.81%	11,180,131.15	13.71%	
>40,000 - 50,000	4,592,357.15	2,403,899.65	9.62%	7.12%	6,996,256.80	8.58%	
>50,000	8,717,029.10	3,541,044.85	18.26%	10.48%	12,258,073.95	15.04%	
<b>Total</b>	<b>47,734,394.05</b>	<b>33,785,652.95</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>	



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
Previous period : 01/09/2024 to 30/09/2024

### 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	6,268,806.41	4,658,632.31	5.02%	10.64%	466	239	10.34%	17.46%
>1,000 - 5,000	11,346,895.96	4,665,925.69	9.08%	10.66%	883	289	19.60%	21.11%
>5,000 - 10,000	18,687,144.02	5,303,670.47	14.96%	12.11%	978	234	21.70%	17.09%
>10,000 - 20,000	31,695,027.49	8,890,440.03	25.37%	20.31%	1,145	280	25.41%	20.45%
>20,000 - 30,000	23,300,207.03	5,882,983.37	18.65%	13.44%	552	132	12.25%	9.64%
>30,000 - 40,000	13,604,643.94	5,110,562.24	10.89%	11.67%	236	86	5.24%	6.28%
>40,000 - 50,000	7,703,319.83	3,901,394.73	6.17%	8.91%	108	50	2.40%	3.65%
>50,000	12,343,334.24	5,366,133.19	9.88%	12.26%	138	59	3.06%	4.31%
<b>Total</b>	<b>124,949,378.92</b>	<b>43,779,742.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,506</b>	<b>1,369</b>	<b>100.00%</b>	<b>100.00%</b>

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	306,204.80	170,737.00	0.49%	0.88%	476,941.80	0.59%	
>1,000 - 5,000	2,975,809.55	997,634.05	4.78%	5.17%	3,973,443.60	4.87%	
>5,000 - 10,000	7,425,984.90	1,810,217.30	11.94%	9.38%	9,236,202.20	11.33%	
>10,000 - 20,000	16,535,925.75	4,153,785.30	26.58%	21.52%	20,689,711.05	25.38%	
>20,000 - 30,000	13,434,836.10	3,274,450.35	21.59%	16.96%	16,709,286.45	20.50%	
>30,000 - 40,000	8,202,743.05	2,977,388.10	13.18%	15.42%	11,180,131.15	13.71%	
>40,000 - 50,000	4,767,267.45	2,228,989.35	7.66%	11.55%	6,996,256.80	8.58%	
>50,000	8,565,992.70	3,692,081.25	13.77%	19.12%	12,258,073.95	15.04%	
<b>Total</b>	<b>62,214,764.30</b>	<b>19,305,282.70</b>	<b>100.00%</b>	<b>100.00%</b>	<b>81,520,047.00</b>	<b>100.00%</b>	





Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

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	3,983.27	1,017.60	0.00%	0.00%	1	0.02%
13 - 24 months	2,404,055.53	1,137,733.25	1.42%	1.40%	255	4.34%
25 - 36 months	17,946,695.70	10,273,747.90	10.64%	12.60%	783	13.33%
37 - 48 months	77,123,028.40	38,303,579.30	45.71%	46.99%	2,701	45.97%
49 - 60 months	71,251,358.05	31,803,968.95	42.23%	39.01%	2,135	36.34%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>

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	7,761,994.77	1,807,661.80	4.60%	2.22%	247	4.20%
7 - 12	14,063,967.39	3,956,354.20	8.34%	4.85%	500	8.51%
13 - 18	51,410,511.88	22,578,904.60	30.47%	27.70%	1,845	31.40%
19 - 24	68,290,559.00	37,254,670.10	40.47%	45.70%	2,226.00	37.89%
25 - 36	27,202,087.91	15,922,456.30	16.12%	19.53%	1,057.00	17.99%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

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			#		
2024	247,244.04	238,927.65	0.15%	0.29%	498	8.33%	
2025	8,985,090.29	6,168,946.95	5.33%	7.57%	1,522	25.45%	
2026	40,845,405.37	23,275,839.30	24.21%	28.55%	2,479	41.45%	
2027	74,550,714.60	35,750,437.30	44.18%	43.85%	1,208	20.20%	
2028	38,759,328.20	14,604,185.45	22.97%	17.91%	137	2.29%	
2029	5,341,338.45	1,481,710.35	3.17%	1.82%	137	2.29%	
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,981</b>	<b>100.00%</b>	

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%	11,081,806.16	7,096,597.50	6.57%	8.71%	313	5.33%	
2.01% - 3.00%	29,810,266.08	14,461,705.10	17.67%	17.74%	1,058	18.01%	
3.01% - 4.00%	26,119,534.96	14,366,020.75	15.48%	17.62%	636	10.83%	
4.01% - 5.00%	20,509,276.80	11,160,314.20	12.16%	13.69%	445	7.57%	
5.01% - 6.00%	52,625,319.99	23,574,659.20	31.19%	28.92%	1,940	33.02%	
> 6.00%	28,582,916.96	10,860,750.25	16.94%	13.32%	1,483	25.24%	
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>	



**Auto lease-now 2023-2 AG**

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

**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	52,766,918.85	28,937,898.60	31.27%	35.50%	856	14.57%
VOLVO	31,561,331.22	15,582,456.15	18.71%	19.11%	936	15.93%
FORD	31,097,158.36	13,078,824.65	18.43%	16.04%	1,561	26.57%
MAZDA	8,953,545.77	4,722,486.35	5.31%	5.79%	445	7.57%
MERCEDES-BENZ	8,653,816.43	3,716,549.70	5.13%	4.56%	340	5.79%
AUDI	6,754,206.55	3,205,959.40	4.00%	3.93%	264	4.49%
VW	5,905,418.09	2,544,119.20	3.50%	3.12%	315	5.36%
BMW	5,113,891.84	2,408,610.60	3.03%	2.95%	211	3.59%
SKODA	2,371,854.13	1,160,927.50	1.41%	1.42%	116	1.97%
LAND ROVER	1,472,975.55	583,333.10	0.87%	0.72%	46	0.78%
ALFA ROMEO	1,103,937.62	516,699.90	0.65%	0.63%	41	0.70%
CUPRA	1,068,182.80	478,449.10	0.63%	0.59%	45	0.77%
FIAT	1,051,639.52	401,638.70	0.62%	0.49%	78	1.33%
HYUNDAI	1,026,172.25	416,899.50	0.61%	0.51%	49	0.83%
RENAULT	942,577.16	302,618.45	0.56%	0.37%	59	1.00%
SEAT	899,700.22	391,899.80	0.53%	0.48%	58	0.99%
PEUGEOT	837,645.45	288,035.10	0.50%	0.35%	54	0.92%
JEEP	829,048.30	341,323.30	0.49%	0.42%	43	0.73%
HARLEY-DAVIDSON	778,771.17	403,287.75	0.46%	0.49%	61	1.04%
TOYOTA	669,529.14	222,153.60	0.40%	0.27%	37	0.63%
Other	4,870,800.53	1,815,876.55	2.89%	2.23%	260	4.43%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>



**Auto lease-now 2023-2 AG**

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

**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	24,740,248.14	12,177,235.45	14.66%	14.94%	812	13.82%
VD	21,685,401.61	10,063,411.50	12.85%	12.34%	736	12.53%
BE	14,376,866.51	6,803,566.75	8.52%	8.35%	571	9.72%
AG	14,144,887.24	6,665,061.25	8.38%	8.18%	554	9.43%
TI	11,951,573.98	6,498,425.10	7.08%	7.97%	380	6.47%
VS	9,735,271.45	4,332,052.00	5.77%	5.31%	366	6.23%
GE	9,435,788.75	4,647,614.15	5.59%	5.70%	278	4.73%
FR	8,459,260.34	4,011,767.35	5.01%	4.92%	306	5.21%
SG	7,551,470.46	3,457,928.45	4.48%	4.24%	272	4.63%
LU	6,732,324.18	3,309,936.45	3.99%	4.06%	245	4.17%
TG	6,369,722.53	3,045,832.00	3.78%	3.74%	243	4.14%
SO	5,577,446.89	2,725,095.95	3.31%	3.34%	217	3.69%
ZG	5,543,621.57	3,013,434.55	3.29%	3.70%	129	2.20%
BL	4,803,413.70	2,332,313.65	2.85%	2.86%	173	2.94%
SZ	3,947,221.82	1,863,660.55	2.34%	2.29%	107	1.82%
NE	3,596,725.87	1,675,691.85	2.13%	2.06%	128	2.18%
GR	2,211,478.18	1,078,638.35	1.31%	1.32%	73	1.24%
BS	1,960,043.84	999,721.80	1.16%	1.23%	62	1.06%
JU	1,498,928.83	641,606.00	0.89%	0.79%	72	1.23%
SH	1,397,078.88	687,350.15	0.83%	0.84%	42	0.71%
NW	780,897.93	406,880.85	0.46%	0.50%	23	0.39%
GL	729,948.34	376,627.95	0.43%	0.46%	31	0.53%
AR	523,982.68	239,045.00	0.31%	0.29%	21	0.36%
OW	439,136.26	207,793.80	0.26%	0.25%	16	0.27%
UR	266,058.04	134,830.15	0.16%	0.17%	10	0.17%
AI	259,111.69	116,633.65	0.15%	0.14%	7	0.12%
OT	11,211.24	7,892.30	0.01%	0.01%	1	0.02%
<b>Total</b>	<b>168,729,120.95</b>	<b>81,520,047.00</b>	<b>100.00%</b>	<b>100.00%</b>	<b>5,875</b>	<b>100.00%</b>



**Auto lease-now 2023-2 AG**

Current period : 01/10/2024 to 31/10/2024  
 Previous period : 01/09/2024 to 30/09/2024

**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	219,829.51	146,703.80	0.13%	0.18%	2	0.03%
Customer 2	214,690.40	70,566.40	0.13%	0.09%	2	0.03%
Customer 3	171,202.62	103,992.55	0.10%	0.13%	2	0.03%
Customer 4	171,191.21	87,216.40	0.10%	0.11%	5	0.09%
Customer 5	147,804.57	101,207.05	0.09%	0.12%	2	0.03%
Customer 6	139,166.91	1,392.75	0.08%	0.00%	1	0.02%
Customer 7	135,137.52	60,069.65	0.08%	0.07%	1	0.02%
Customer 8	132,557.81	95,636.05	0.08%	0.12%	1	0.02%
Customer 9	131,166.31	57,753.00	0.08%	0.07%	2	0.03%
Customer 10	130,462.00	1,850.15	0.08%	0.00%	1	0.02%
Customer 11	130,424.21	46,346.00	0.08%	0.06%	1	0.02%
Customer 12	130,143.51	93,216.15	0.08%	0.11%	1	0.02%
Customer 13	129,983.72	91,863.95	0.08%	0.11%	1	0.02%
Customer 14	129,588.07	41,723.45	0.08%	0.05%	1	0.02%
Customer 15	128,372.59	41,628.10	0.08%	0.05%	1	0.02%
Customer 16	128,100.51	38,726.20	0.08%	0.05%	1	0.02%
Customer 17	127,759.57	52,796.95	0.08%	0.06%	1	0.02%
Customer 18	127,759.53	46,253.45	0.08%	0.06%	1	0.02%
Customer 19	127,607.26	60,352.85	0.08%	0.07%	1	0.02%
Customer 20	127,079.02	88,152.25	0.08%	0.11%	1	0.02%
<b>Total</b>	<b>2,880,026.85</b>	<b>1,327,447.15</b>	<b>1.71%</b>	<b>1.63%</b>	<b>29</b>	<b>0.49%</b>

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	8,219,872.75	4,536,297.90	4.87%	5.56%	127	2.16%
Dealer 2	7,157,666.96	4,027,544.25	4.24%	4.94%	118	2.01%
Dealer 3	5,000,264.15	2,748,706.30	2.96%	3.37%	78	1.33%
Dealer 4	5,467,110.85	2,634,811.20	3.24%	3.23%	78	1.33%
Dealer 5	4,016,673.87	2,496,506.10	2.38%	3.06%	67	1.14%
Dealer 6	3,540,854.26	2,175,334.75	2.10%	2.67%	60	1.02%
Dealer 7	2,553,693.29	1,449,875.10	1.51%	1.78%	42	0.71%
Dealer 8	2,638,351.32	1,382,892.75	1.56%	1.70%	45	0.77%
Dealer 9	2,612,335.88	1,379,564.90	1.55%	1.69%	46	0.78%
Dealer 10	2,292,492.76	1,289,435.75	1.36%	1.58%	29	0.49%
Dealer 11	1,631,805.74	1,096,132.95	0.97%	1.34%	29	0.49%
Dealer 12	3,699,906.41	1,071,668.75	2.19%	1.31%	162	2.76%
Dealer 13	1,496,692.13	965,964.90	0.89%	1.18%	26	0.44%
Dealer 14	1,973,872.85	818,168.50	1.17%	1.00%	30	0.51%
Dealer 15	1,498,795.05	651,682.80	0.89%	0.80%	27	0.46%
Dealer 16	1,059,531.39	615,513.70	0.63%	0.76%	28	0.48%
Dealer 17	1,185,875.32	608,568.90	0.70%	0.75%	44	0.75%
Dealer 18	1,100,931.48	602,982.65	0.65%	0.74%	39	0.66%
Dealer 19	1,119,657.22	576,244.70	0.66%	0.71%	36	0.61%
Dealer 20	1,094,736.27	547,412.35	0.65%	0.67%	40	0.68%
<b>Total</b>	<b>59,361,119.95</b>	<b>31,675,309.20</b>	<b>35.18%</b>	<b>38.86%</b>	<b>1,151</b>	<b>19.59%</b>



## Auto lease-now 2023-2 AG

Current period : 01/10/2024 to 31/10/2024

Previous period : 01/09/2024 to 30/09/2024

### Contact information

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<b>Seller</b>	BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a>	<b>Principal Paying Agent</b>	UBS AG Paradeplatz 8 8001 Zurich Switzerland
<b>Bondholder's rep</b>	ProServices Trustees (Switzerland) AG Mühlebachstrasse 54 8008 Zurich Switzerland		