



Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 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 2023-1 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 2023-1 AG</i>
Issuer:	<i>Auto lease-now 2023-1 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				Moody's			
				Short term trigger	Long term trigger	Short term actual	Long term actual	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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Current period : 01/06/2024 to 30/06/2024
 Previous period : 01/05/2024 to 31/05/2024

Notes information report

Key information

Class A notes	Details
Closing Date	23/05/2023
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Determination Period	01/06/2024 to 30/06/2024
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/07/2024
Monthly Payment Date	23/07/2024
Interest Payment Date	25/02/2025
Next Interest Payment Date	25/02/2025
Interest Calculation Period	24/02/2024 - 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	215,000,000.00	215,000,000.00	215,000,000.00
Outstanding Subordinated Loan	54,786,620.24	55,418,135.75	55,418,135.75
Note Interest Account	-	2,133,875.00	2,667,343.75
Cash Reserve Account	3,724,864.58	3,724,864.58	3,724,864.58
Cash Reserve Required Amount	3,724,864.58	3,724,864.58	3,724,864.58
Replenishment Ledger	-	10,392.61	29,151.83
Subordinated Loan Ledger	-	1,117,655.84	401,445.26
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	704,773.23	725,785.73

Additional Notes Information

Class A Notes	Details
ISIN	CH1255924487
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Original Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Current Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Currency	CHF
Base for Calculation of Interest	30/360, adjusted
Interest Rate of the Notes	2.9775%
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%	47.27%	PASS
b)	the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 25.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	25%	23.63%	PASS
c)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 10.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	10%	7.85%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.29%	PASS
e)	the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 53.00 per cent.;	53%	47.32%	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%	0.09%	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%	1.04%	PASS
h)	the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 5.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	5%	1.38%	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%	29.98%	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 twelve (12) months after the Initial Purchase Date;	2.20%	0.38%	PASS
	(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling twenty-four (24) 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%	0.38%	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%	0.0%	PASS



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Interest - Available Distribution Amount

Amount

a) subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts calculated as of the immediately preceding Calculation Date, which shall be applied according to the applicable Pre-Enforcement 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 Ledger;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	1,117,655.84
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	7,822,979.92
(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>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date</i>	-
(viii)	<i>any amounts standing to the credit of the Cash Reserve Account; or</i>	3,724,864.60

Total Available Distribution Amount

12,665,500.36

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

12,665,500.36



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		12,665,500.36
	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;	-	12,665,500.36
(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	(653,895.17)	12,011,605.19
	<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;	-	12,011,605.19
(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;	(990.92)	12,010,614.27
(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)	12,006,740.69
(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;	(533,468.75)	11,473,271.94
(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;	(3,724,864.58)	7,748,407.36
(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;	(6,296,962.08)	1,451,445.28
(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;	-	1,451,445.28
(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	(1,050,000.00)	401,445.28
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	401,445.28



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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		266,025,544.22	266,051,363.05
Outstanding balance at end of period before repurchases / replenishment	-	258,716,985.37	259,754,400.97
(-) Repurchases	-	-	-
(+) Replenishments	-	7,334,377.68	6,278,202.86
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,051,363.05	266,032,603.83

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		693,023.23	704,773.23
(-) Movements in period	-	(8,000.00)	(13,200.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	685,023.23	691,573.23
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	19,750.00	34,212.50
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	704,773.23	725,785.73

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	258,037,234.27	258,772,443.69
Delinquent contracts (> 30 days)	-	679,751.10	981,957.28
Total contracts - amount	-	258,716,985.37	259,754,400.97

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	11,076	11,266
Delinquent contracts (> 30 days)	-	34	47
Total contracts - number	-	11,110	11,313

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	95,069.96	201,885.03
Total Assets	-	95,069.96	201,885.03

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		1,329,649.47	0.38%
Total Assets	-	1,329,649.47	0.38%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	40,419.70	38,451.65
Total Assets	-	40,419.70	38,451.65

Cumulative		Amount	Percentage
		CHF	
Recoveries		242,101.60	18%
Total Assets	-	242,101.60	18%



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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		256,058,506.72	98.58%	11,162	98.67%
1 day	30 Days	2,713,936.97	1.04%	104	0.92%
31 days	60 Days	658,411.09	0.25%	28	0.25%
61 days	90 Days	323,546.19	0.12%	19	0.17%
Total		259,754,400.97	100.00%	11,313	100.00%

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets (CHF)	Gross Default % Cumulative	Recovery % Cumulative
Period 0	266,061,755.66	-	-	0%	0%
Period 1	270,887,178.94	11,842.37	-	0%	0%
Period 2	277,093,125.28	11,842.37	4,601.15	0%	39%
Period 3	282,646,872.11	78,367.77	4,601.15	0.03%	6%
Period 4	287,759,109.38	121,697.70	4,602.15	0.04%	4%
Period 5	293,992,607.08	228,469.44	35,501.15	0.08%	16%
Period 6	299,984,589.73	314,349.34	53,651.15	0.10%	17%
Period 7	306,206,139.58	378,756.64	53,651.15	0.12%	14%
Period 8	313,246,044.64	588,866.49	53,651.15	0.19%	9%
Period 9	319,386,081.44	814,416.65	119,673.90	0.25%	15%
Period 10	325,948,276.18	843,208.56	120,245.70	0.26%	14%
Period 11	332,549,575.47	1,032,694.48	163,230.25	0.31%	16%
Period 12	339,650,368.40	1,127,764.44	203,649.95	0.33%	18%
Period 13	346,984,746.08	1,329,649.47	242,101.60	0.38%	18%



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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	203,172,220.04	100,440,005.95	76.37%	79.79%	9,024	77.86%
Commercial	62,860,383.79	25,446,550.40	23.63%	20.21%	2,566	22.14%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	178,094,200.95	88,069,709.20	66.94%	69.96%	8,346	72.01%
Non-CCA	87,938,402.88	37,816,847.15	33.06%	30.04%	3,244	27.99%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	140,291,131.65	70,418,134.90	52.73%	55.94%	5,162	44.54%
Used	125,741,472.18	55,468,421.45	47.27%	44.06%	6,428	55.46%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	98,307,947.40	53,342,543.35	36.95%	42.37%	3,613	31.17%
Used	104,864,272.64	47,097,462.60	39.42%	37.41%	5,411	46.69%
Total	203,172,220.04	100,440,005.95	76.37%	79.79%	9,024	77.86%

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	41,983,184.25	17,075,591.55	15.78%	13.56%	1,549	13.36%
Used	20,877,199.54	8,370,958.85	7.85%	6.65%	1,017	8.77%
Total	62,860,383.79	25,446,550.40	23.63%	20.21%	2,566	22.14%

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	222,395,513.01	109,779,044.30	83.60%	87.20%	9,504	82.00%
Light commercial vehicle	41,981,900.99	15,298,319.95	15.78%	12.15%	1,961	16.92%
Motorbike	1,655,189.83	809,192.10	0.62%	0.64%	125	1.08%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	31,141,509.17	11,362,608.20	11.71%	9.03%	3,149	27.17%
>20,000 - 30,000	63,801,941.05	27,911,051.95	23.98%	22.17%	3,502	30.22%
>30,000 - 40,000	62,655,758.47	29,852,468.50	23.55%	23.71%	2,388	20.60%
>40,000 - 50,000	43,333,580.17	22,000,067.85	16.29%	17.48%	1,271	10.97%
>50,000 - 75,000	50,309,892.40	26,906,227.50	18.91%	21.37%	1,080	9.32%
>75,000 - 100,000	10,646,580.29	5,640,409.90	4.00%	4.48%	158	1.36%
>100,000 - 150,000	3,343,548.42	1,800,769.80	1.26%	1.43%	36	0.31%
>150,000	799,793.86	412,952.65	0.30%	0.33%	6	0.05%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	7,478,507.76	23,663,001.41	5.33%	18.82%	664	2,485	12.86%	38.66%
>20,000 - 30,000	27,725,462.33	36,076,478.72	19.76%	28.69%	1,526	1,976	29.56%	30.74%
>30,000 - 40,000	33,220,970.39	29,434,788.08	23.68%	23.41%	1,275	1,113	24.70%	17.31%
>40,000 - 50,000	26,864,647.45	16,468,932.72	19.15%	13.10%	796	475	15.42%	7.39%
>50,000 - 75,000	36,662,949.16	13,646,943.24	26.13%	10.85%	785	295	15.21%	4.59%
>75,000 - 100,000	6,811,116.67	3,835,463.62	4.85%	3.05%	101	57	1.96%	0.89%
>100,000 - 150,000	1,235,876.72	2,107,671.70	0.88%	1.68%	13	23	0.25%	0.36%
>150,000	291,601.17	508,192.69	0.21%	0.40%	2	4	0.04%	0.06%
Total	140,291,131.65	125,741,472.18	100.00%	100.00%	5,162	6,428	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	3,136,010.30	8,226,597.90	4.45%	14.83%	11,362,608.20	9.03%
>20,000 - 30,000	12,836,701.50	15,074,350.45	18.23%	27.18%	27,911,051.95	22.17%
>30,000 - 40,000	16,525,823.05	13,326,645.45	23.47%	24.03%	29,852,468.50	23.71%
>40,000 - 50,000	13,937,791.45	8,062,276.40	19.79%	14.53%	22,000,067.85	17.48%
>50,000 - 75,000	19,680,774.75	7,225,452.75	27.95%	13.03%	26,906,227.50	21.37%
>75,000 - 100,000	3,527,494.30	2,112,915.60	5.01%	3.81%	5,640,409.90	4.48%
>100,000 - 150,000	642,852.45	1,157,917.35	0.91%	2.09%	1,800,769.80	1.43%
>150,000	130,687.10	282,265.55	0.19%	0.51%	412,952.65	0.33%
Total	70,418,134.90	55,468,421.45	100.00%	100.00%	125,886,556.35	100.00%



Auto lease-now 2023-1 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	25,682,509.81	5,458,999.36	12.64%	8.68%	2,576	573	28.55%	22.33%
>20,000 - 30,000	51,461,390.12	12,340,550.93	25.33%	19.63%	2,794	708	30.96%	27.59%
>30,000 - 40,000	48,295,729.77	14,360,028.70	23.77%	22.84%	1,811	577	20.07%	22.49%
>40,000 - 50,000	33,315,176.74	10,018,403.43	16.40%	15.94%	964	307	10.68%	11.96%
>50,000 - 75,000	36,065,073.29	14,244,819.11	17.75%	22.66%	764	316	8.47%	12.31%
>75,000 - 100,000	6,097,033.57	4,549,546.72	3.00%	7.24%	91	67	1.01%	2.61%
>100,000 - 150,000	1,886,313.66	1,457,234.76	0.93%	2.32%	21	15	0.23%	0.58%
>150,000	368,993.08	430,800.78	0.18%	0.69%	3	3	0.03%	0.12%
Total	203,172,220.04	62,860,383.79	100.00%	100.00%	9,024	2,566	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	9,639,670.75	1,722,937.45	9.60%	6.77%	11,362,608.20	9.03%
>20,000 - 30,000	23,593,173.90	4,317,878.05	23.49%	16.97%	27,911,051.95	22.17%
>30,000 - 40,000	24,443,317.15	5,409,151.35	24.34%	21.26%	29,852,468.50	23.71%
>40,000 - 50,000	17,860,416.95	4,139,650.90	17.78%	16.27%	22,000,067.85	17.48%
>50,000 - 75,000	20,333,513.35	6,572,714.15	20.24%	25.83%	26,906,227.50	21.37%
>75,000 - 100,000	3,302,641.75	2,337,768.15	3.29%	9.19%	5,640,409.90	4.48%
>100,000 - 150,000	1,045,591.50	755,178.30	1.04%	2.97%	1,800,769.80	1.43%
>150,000	221,680.60	191,272.05	0.22%	0.75%	412,952.65	0.33%
Total	100,440,005.95	25,446,550.40	100.00%	100.00%	125,886,556.35	100.00%



Auto lease-now 2023-1 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	10,707,889.30	3,568,582.25	4.03%	2.83%	1,640	14.15%
>10,000 - 20,000	60,941,984.04	24,637,656.30	22.91%	19.57%	4,037	34.83%
>20,000 - 30,000	77,740,351.84	36,333,360.45	29.22%	28.86%	3,162	27.28%
>30,000 - 40,000	51,604,454.88	26,245,360.10	19.40%	20.85%	1,501	12.95%
>40,000 - 50,000	32,550,656.85	17,638,752.80	12.24%	14.01%	732	6.32%
>50,000 - 75,000	26,576,068.00	14,303,257.30	9.99%	11.36%	455	3.93%
>75,000 - 100,000	4,002,318.81	2,074,396.80	1.50%	1.65%	47	0.41%
>100,000 - 150,000	1,740,416.75	1,014,623.95	0.65%	0.81%	15	0.13%
>150,000	168,463.36	70,566.40	0.06%	0.06%	1	0.01%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	1,892,030.09	8,815,859.21	1.35%	7.01%	277	1,363	5.37%	21.20%
>10,000 - 20,000	23,575,924.91	37,366,059.13	16.81%	29.72%	1,518	2,519	29.41%	39.19%
>20,000 - 30,000	39,744,153.09	37,996,198.75	28.33%	30.22%	1,610	1,552	31.19%	24.14%
>30,000 - 40,000	31,128,668.19	20,475,786.69	22.19%	16.28%	900	601	17.44%	9.35%
>40,000 - 50,000	22,234,896.70	10,315,760.15	15.85%	8.20%	499	233	9.67%	3.62%
>50,000 - 75,000	19,222,455.65	7,353,612.35	13.70%	5.85%	331	124	6.41%	1.93%
>75,000 - 100,000	1,757,816.20	2,244,502.61	1.25%	1.79%	21	26	0.41%	0.40%
>100,000 - 150,000	566,723.46	1,173,693.29	0.40%	0.93%	5	10	0.10%	0.16%
>150,000	168,463.36	-	0.12%	0.00%	1	-	0.02%	0.00%
Total	140,291,131.65	125,741,472.18	100.00%	100.00%	5,162	6,428	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	764,192.95	2,804,389.30	1.09%	5.06%	3,568,582.25	2.83%
>10,000 - 20,000	10,066,515.55	14,571,140.75	14.30%	26.27%	24,637,656.30	19.57%
>20,000 - 30,000	19,462,250.80	16,871,109.65	27.64%	30.42%	36,333,360.45	28.86%
>30,000 - 40,000	16,392,792.55	9,852,567.55	23.28%	17.76%	26,245,360.10	20.85%
>40,000 - 50,000	12,206,360.50	5,432,392.30	17.33%	9.79%	17,638,752.80	14.01%
>50,000 - 75,000	10,278,298.95	4,024,958.35	14.60%	7.26%	14,303,257.30	11.36%
>75,000 - 100,000	853,341.00	1,221,055.80	1.21%	2.20%	2,074,396.80	1.65%
>100,000 - 150,000	323,816.20	690,807.75	0.46%	1.25%	1,014,623.95	0.81%
>150,000	70,566.40	-	0.10%	0.00%	70,566.40	0.06%
Total	70,418,134.90	55,468,421.45	100.00%	100.00%	125,886,556.35	100.00%



Auto lease-now 2023-1 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	8,533,894.41	2,173,994.89	4.20%	3.46%	1,296	344	14.36%	13.41%
>10,000 - 20,000	48,358,611.64	12,583,372.40	23.80%	20.02%	3,204	833	35.51%	32.46%
>20,000 - 30,000	60,576,617.26	17,163,734.58	29.82%	27.30%	2,465	697	27.32%	27.16%
>30,000 - 40,000	39,936,737.10	11,667,717.78	19.66%	18.56%	1,163	338	12.89%	13.17%
>40,000 - 50,000	24,342,830.73	8,207,826.12	11.98%	13.06%	546	186	6.05%	7.25%
>50,000 - 75,000	18,359,612.28	8,216,455.72	9.04%	13.07%	317	138	3.51%	5.38%
>75,000 - 100,000	2,232,333.17	1,769,985.64	1.10%	2.82%	26	21	0.29%	0.82%
>100,000 - 150,000	831,583.45	908,833.30	0.41%	1.45%	7	8	0.08%	0.31%
>150,000	-	168,463.36	0.00%	0.27%	-	1	0.00%	0.04%
Total	203,172,220.04	62,860,383.79	100.00%	100.00%	9,024	2,566	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	2,928,302.60	640,279.65	2.92%	2.52%	3,568,582.25	2.83%
>10,000 - 20,000	20,609,586.45	4,028,069.85	20.52%	15.83%	24,637,656.30	19.57%
>20,000 - 30,000	29,886,964.20	6,446,396.25	29.76%	25.33%	36,333,360.45	28.86%
>30,000 - 40,000	21,328,916.25	4,916,443.85	21.24%	19.32%	26,245,360.10	20.85%
>40,000 - 50,000	13,691,493.35	3,947,259.45	13.63%	15.51%	17,638,752.80	14.01%
>50,000 - 75,000	10,333,874.05	3,969,383.25	10.29%	15.60%	14,303,257.30	11.36%
>75,000 - 100,000	1,172,707.50	901,689.30	1.17%	3.54%	2,074,396.80	1.65%
>100,000 - 150,000	488,161.55	526,462.40	0.49%	2.07%	1,014,623.95	0.81%
>150,000	-	70,566.40	0.00%	0.28%	70,566.40	0.06%
Total	100,440,005.95	25,446,550.40	100.00%	100.00%	125,886,556.35	100.00%



Auto lease-now 2023-1 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	19,192,573.26	946,868.00	7.21%	0.75%	1,466	12.65%
>1,000 - 5,000	33,011,197.67	8,605,545.75	12.41%	6.84%	2,512	21.67%
>5,000 - 10,000	49,786,310.57	20,370,030.30	18.71%	16.18%	2,632	22.71%
>10,000 - 20,000	85,419,322.98	46,409,586.50	32.11%	36.87%	3,221	27.79%
>20,000 - 30,000	48,633,235.33	29,929,169.25	18.28%	23.77%	1,243	10.72%
>30,000 - 40,000	20,438,094.44	13,285,760.30	7.68%	10.55%	388	3.35%
>40,000 - 50,000	5,633,042.75	3,812,629.55	2.12%	3.03%	87	0.75%
>50,000	3,918,826.83	2,526,966.70	1.47%	2.01%	41	0.35%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	10,658,527.67	8,534,045.59	7.60%	6.79%	585	881	11.33%	13.71%
>1,000 - 5,000	9,977,415.78	23,033,781.89	7.11%	18.32%	628	1,884	12.17%	29.31%
>5,000 - 10,000	18,999,838.98	30,786,471.59	13.54%	24.48%	972	1,660	18.83%	25.82%
>10,000 - 20,000	46,870,676.45	38,548,646.53	33.41%	30.66%	1,753	1,468	33.96%	22.84%
>20,000 - 30,000	33,543,235.56	15,089,999.77	23.91%	12.00%	860	383	16.66%	5.96%
>30,000 - 40,000	14,970,929.22	5,467,165.22	10.67%	4.35%	289	99	5.60%	1.54%
>40,000 - 50,000	3,891,993.81	1,741,048.94	2.77%	1.38%	61	26	1.18%	0.40%
>50,000	1,378,514.18	2,540,312.65	0.98%	2.02%	14	27	0.27%	0.42%
Total	140,291,131.65	125,741,472.18	100.00%	100.00%	5,162	6,428	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	421,948.10	524,919.90	0.60%	0.95%	946,868.00	0.75%	
>1,000 - 5,000	2,396,637.60	6,208,908.15	3.40%	11.19%	8,605,545.75	6.84%	
>5,000 - 10,000	7,694,467.55	12,675,562.75	10.93%	22.85%	20,370,030.30	16.18%	
>10,000 - 20,000	25,686,876.55	20,722,709.95	36.48%	37.36%	46,409,586.50	36.87%	
>20,000 - 30,000	20,785,113.30	9,144,055.95	29.52%	16.49%	29,929,169.25	23.77%	
>30,000 - 40,000	9,930,218.15	3,355,542.15	14.10%	6.05%	13,285,760.30	10.55%	
>40,000 - 50,000	2,662,768.65	1,149,860.90	3.78%	2.07%	3,812,629.55	3.03%	
>50,000	840,105.00	1,686,861.70	1.19%	3.04%	2,526,966.70	2.01%	
Total	70,418,134.90	55,468,421.45	100.00%	100.00%	125,886,556.35	100.00%	



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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	10,510,439.99	8,682,133.27	5.17%	13.81%	922	544	10.22%	21.20%
>1,000 - 5,000	23,935,007.32	9,076,190.35	11.78%	14.44%	1,918	594	21.25%	23.15%
>5,000 - 10,000	39,731,829.13	10,054,481.44	19.56%	15.99%	2,151	481	23.84%	18.75%
>10,000 - 20,000	68,274,760.49	17,144,562.49	33.60%	27.27%	2,632	589	29.17%	22.95%
>20,000 - 30,000	38,534,677.20	10,098,558.13	18.97%	16.07%	1,007	236	11.16%	9.20%
>30,000 - 40,000	16,062,203.12	4,375,891.32	7.91%	6.96%	309	79	3.42%	3.08%
>40,000 - 50,000	4,060,099.81	1,572,942.94	2.00%	2.50%	63	24	0.70%	0.94%
>50,000	2,063,202.98	1,855,623.85	1.02%	2.95%	22	19	0.24%	0.74%
Total	203,172,220.04	62,860,383.79	100.00%	100.00%	9,024	2,566	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	574,044.55	372,823.45	0.57%	1.47%	946,868.00	0.75%	
>1,000 - 5,000	6,476,157.50	2,129,388.25	6.45%	8.37%	8,605,545.75	6.84%	
>5,000 - 10,000	16,586,132.30	3,783,898.00	16.51%	14.87%	20,370,030.30	16.18%	
>10,000 - 20,000	37,967,305.25	8,442,281.25	37.80%	33.18%	46,409,586.50	36.87%	
>20,000 - 30,000	24,220,075.90	5,709,093.35	24.11%	22.44%	29,929,169.25	23.77%	
>30,000 - 40,000	10,521,422.45	2,764,337.85	10.48%	10.86%	13,285,760.30	10.55%	
>40,000 - 50,000	2,749,526.30	1,063,103.25	2.74%	4.18%	3,812,629.55	3.03%	
>50,000	1,345,341.70	1,181,625.00	1.34%	4.64%	2,526,966.70	2.01%	
Total	100,440,005.95	25,446,550.40	100.00%	100.00%	125,886,556.35	100.00%	



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

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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	43,639.29	14,636.00	0.02%	0.01%	9	0.08%
13 - 24 months	3,550,538.66	1,729,042.35	1.33%	1.37%	434	3.74%
25 - 36 months	20,609,794.58	10,535,165.10	7.75%	8.37%	1,440	12.42%
37 - 48 months	129,682,367.87	64,634,543.15	48.75%	51.34%	5,824	50.25%
49 - 60 months	112,146,263.43	48,973,169.75	42.16%	38.90%	3,883	33.50%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	8,750,468.13	2,070,742.00	3.29%	1.64%	347	2.99%
7 - 12	28,522,481.33	8,301,833.75	10.72%	6.59%	1,231	10.62%
13 - 18	75,882,925.05	34,726,121.20	28.52%	27.59%	3,010	25.97%
19 - 24	125,460,564.86	65,683,199.55	47.16%	52.18%	5,363.00	46.27%
25 - 36	27,416,164.46	15,104,659.85	10.31%	12.00%	1,639.00	14.14%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	100.00%



Auto lease-now 2023-1 AG

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

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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	1,711,252.09	1,316,303.95	0.64%	1.05%	269	2.32%
2025	18,499,153.83	10,364,916.85	6.95%	8.23%	1,374	11.86%
2026	112,074,146.31	60,535,695.85	42.13%	48.09%	5,038	43.47%
2027	97,651,255.88	41,682,049.85	36.71%	33.11%	3,689	31.83%
2028	33,846,343.70	11,376,711.90	12.72%	9.04%	1,149	9.91%
2029	2,250,452.02	610,877.95	0.85%	0.49%	71	0.61%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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%	23,620,793.15	14,222,087.05	8.88%	11.30%	971	8.38%
2.01% - 3.00%	67,316,730.46	33,508,721.10	25.30%	26.62%	2,578	22.24%
3.01% - 4.00%	35,886,991.04	18,537,559.20	13.49%	14.73%	1,310	11.30%
4.01% - 5.00%	18,106,803.59	8,892,857.80	6.81%	7.06%	700	6.04%
5.01% - 6.00%	77,232,870.54	35,010,479.70	29.03%	27.81%	3,870	33.39%
> 6.00%	43,868,415.05	15,714,851.50	16.49%	12.48%	2,161	18.65%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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			#	
FORD	79,762,301.77	36,076,619.70	29.98%	28.66%	4,062	35.05%
VOLVO	61,503,183.83	32,433,476.45	23.12%	25.76%	1,850	15.96%
MAZDA	24,305,518.49	12,883,506.45	9.14%	10.23%	1,256	10.84%
MERCEDES-BENZ	17,951,815.36	7,876,785.95	6.75%	6.26%	677	5.84%
AUDI	14,350,855.26	6,654,109.70	5.39%	5.29%	538	4.64%
BMW	12,086,988.89	5,646,451.60	4.54%	4.49%	474	4.09%
VW	11,991,293.32	5,097,783.95	4.51%	4.05%	589	5.08%
SKODA	4,961,231.18	2,530,785.90	1.86%	2.01%	239	2.06%
PORSCHE	4,515,348.14	2,378,801.20	1.70%	1.89%	104	0.90%
LAND ROVER	3,235,947.66	1,422,166.65	1.22%	1.13%	102	0.88%
HYUNDAI	2,389,784.49	941,044.05	0.90%	0.75%	121	1.04%
SEAT	2,310,797.48	1,008,212.25	0.87%	0.80%	129	1.11%
FIAT	2,175,230.19	886,828.55	0.82%	0.70%	159	1.37%
JEEP	2,112,993.61	910,223.80	0.79%	0.72%	96	0.83%
PEUGEOT	2,118,167.62	846,204.75	0.80%	0.67%	124	1.07%
CUPRA	2,061,586.67	1,069,342.25	0.77%	0.85%	77	0.66%
RENAULT	1,689,646.17	539,289.65	0.64%	0.43%	111	0.96%
ALFA ROMEO	1,551,129.32	692,691.40	0.58%	0.55%	67	0.58%
HARLEY-DAVIDSON	1,465,909.21	720,148.55	0.55%	0.57%	110	0.95%
TOYOTA	1,425,063.88	524,975.60	0.54%	0.42%	79	0.68%
Other	12,067,811.29	4,747,107.95	4.54%	3.77%	626	5.40%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	33,321,933.59	15,727,952.45	12.53%	12.49%	1,383	11.93%
VD	32,256,265.77	14,394,826.85	12.12%	11.43%	1,483	12.80%
BE	29,609,627.81	14,755,898.00	11.13%	11.72%	1,310	11.30%
AG	25,599,443.76	11,918,760.35	9.62%	9.47%	1,145	9.88%
VS	17,130,480.55	7,949,809.15	6.44%	6.32%	734	6.33%
FR	17,021,798.97	7,898,007.05	6.40%	6.27%	743	6.41%
TI	15,232,136.91	7,759,967.15	5.73%	6.16%	658	5.68%
SG	12,827,861.36	6,149,040.80	4.82%	4.88%	563	4.86%
LU	10,393,419.14	5,062,682.55	3.91%	4.02%	454	3.92%
GE	10,327,684.62	4,691,905.05	3.88%	3.73%	457	3.94%
SO	9,848,570.16	4,622,714.90	3.70%	3.67%	435	3.75%
TG	9,993,506.22	4,616,522.55	3.76%	3.67%	457	3.94%
BL	8,613,488.67	4,105,282.05	3.24%	3.26%	351	3.03%
NE	7,251,567.62	3,426,909.40	2.73%	2.72%	319	2.75%
ZG	5,010,347.87	2,473,142.75	1.88%	1.96%	182	1.57%
SZ	4,463,078.35	2,078,948.75	1.68%	1.65%	181	1.56%
GR	3,701,728.95	1,799,656.90	1.39%	1.43%	148	1.28%
SH	2,988,299.62	1,467,963.90	1.12%	1.17%	122	1.05%
BS	2,946,612.78	1,410,298.30	1.11%	1.12%	122	1.05%
JU	2,785,810.58	1,287,262.30	1.05%	1.02%	137	1.18%
GL	1,091,380.81	461,972.65	0.41%	0.37%	50	0.43%
NW	1,009,160.83	487,226.60	0.38%	0.39%	47	0.41%
AR	921,713.18	475,788.40	0.35%	0.38%	40	0.35%
UR	728,468.10	401,064.05	0.27%	0.32%	33	0.28%
OW	745,075.00	348,337.55	0.28%	0.28%	28	0.24%
AI	153,463.83	76,547.15	0.06%	0.06%	6	0.05%
FL	59,678.78	38,068.75	0.02%	0.03%	2	0.02%
Total	266,032,603.83	125,886,556.35	100.00%	100.00%	11,590	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	229,892.40	3,714.00	0.09%	0.00%	4	0.03%
Customer 2	168,463.36	70,566.40	0.06%	0.06%	1	0.01%
Customer 3	163,788.05	41,782.75	0.06%	0.03%	2	0.02%
Customer 4	148,171.64	4,628.80	0.06%	0.00%	3	0.03%
Customer 5	140,272.66	66,529.25	0.05%	0.05%	6	0.05%
Customer 6	138,767.78	92,850.50	0.05%	0.07%	1	0.01%
Customer 7	136,986.53	56,638.85	0.05%	0.04%	5	0.04%
Customer 8	136,774.95	75,773.60	0.05%	0.06%	2	0.02%
Customer 9	135,068.43	75,914.50	0.05%	0.06%	5	0.04%
Customer 10	133,847.38	96,564.55	0.05%	0.08%	1	0.01%
Customer 11	131,669.36	59,888.55	0.05%	0.05%	3	0.03%
Customer 12	130,203.65	54,516.25	0.05%	0.04%	2	0.02%
Customer 13	125,099.81	56,949.90	0.05%	0.05%	3	0.03%
Customer 14	125,018.99	42,307.30	0.05%	0.03%	4	0.03%
Customer 15	123,137.81	60,120.70	0.05%	0.05%	1	0.01%
Customer 16	119,574.33	83,565.45	0.04%	0.07%	1	0.01%
Customer 17	119,130.28	51,996.30	0.04%	0.04%	3	0.03%
Customer 18	119,091.29	74,280.40	0.04%	0.06%	1	0.01%
Customer 19	118,708.62	62,116.95	0.04%	0.05%	3	0.03%
Customer 20	116,461.32	87,279.50	0.04%	0.07%	1	0.01%
Total	2,760,128.64	1,217,984.50	1.04%	0.97%	52	0.45%

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	3,017,539.93	1,731,564.35	1.13%	1.38%	90	0.78%
Dealer 2	5,718,451.80	1,643,125.40	2.15%	1.31%	249	2.15%
Dealer 3	2,456,062.50	1,430,257.20	0.92%	1.14%	77	0.66%
Dealer 4	2,793,386.86	1,382,243.05	1.05%	1.10%	108	0.93%
Dealer 5	2,317,769.47	1,282,175.35	0.87%	1.02%	72	0.62%
Dealer 6	2,490,447.28	1,230,704.25	0.94%	0.98%	120	1.04%
Dealer 7	2,162,470.25	1,171,543.40	0.81%	0.93%	66	0.57%
Dealer 8	2,135,656.72	1,153,477.70	0.80%	0.92%	74	0.64%
Dealer 9	1,902,666.19	1,116,318.20	0.72%	0.89%	74	0.64%
Dealer 10	2,344,668.66	1,115,896.30	0.88%	0.89%	78	0.67%
Dealer 11	2,050,747.29	1,100,484.05	0.77%	0.87%	88	0.76%
Dealer 12	1,984,260.47	1,053,447.55	0.75%	0.84%	100	0.86%
Dealer 13	2,663,566.08	994,818.35	1.00%	0.79%	126	1.09%
Dealer 14	1,745,163.96	991,001.90	0.66%	0.79%	57	0.49%
Dealer 15	1,736,845.47	918,881.85	0.65%	0.73%	81	0.70%
Dealer 16	2,085,818.05	883,925.55	0.78%	0.70%	97	0.84%
Dealer 17	2,031,906.66	861,157.25	0.76%	0.68%	63	0.54%
Dealer 18	2,211,374.04	842,130.50	0.83%	0.67%	111	0.96%
Dealer 19	2,087,525.49	835,726.95	0.78%	0.66%	103	0.89%
Dealer 20	1,878,111.32	831,370.40	0.71%	0.66%	78	0.67%
Total	47,814,438.49	22,570,249.55	17.97%	17.93%	1,912	16.50%



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Contact information

Account bank	<i>Credit Suisse (Schweiz) AG Paradeplatz 8 8001 Zurich Switzerland</i>	Arranger	<i>Credit Suisse AG Paradeplatz 8 8001 Zurich Switzerland</i>
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