



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/12/2024 to 31/12/2024

Previous period : 01/11/2024 to 30/11/2024

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Previous period : 01/11/2024 to 30/11/2024

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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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	01/12/2024 - 31/12/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/01/2025
Monthly Payment Date	22/01/2025
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	31/12/2024

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
		CHF	CHF
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	-	3,197,475.00	3,517,222.50
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	-	44,763.81	24,902.10
Subordinated Loan Ledger	370,595.00	896,796.73	475,816.27
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	445,814.75	470,498.25

Tranche information at calculation date

Description	Outcome
	CHF
Interest accrued since inception	5,115,960.00
Interest paid since inception	1,598,737.50
Interest accrued since last Interest Payment Date	3,517,222.50
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%	45.12%	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%	26.71%	PASS
c)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 12.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	12%	9.37%	PASS
d)	the weighted-average yield of all Purchased Lease Assets would not be less than 4.00 per cent.;	4.00%	4.58%	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%	48.44%	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%	1.68%	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%	5.32%	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%	30.31%	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%	0.37%	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%	0.01%	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>	896,796.73
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	6,614,749.68
(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	9,874,246.75

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	9,874,246.75



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		9,874,246.75
	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;	-	9,874,246.75
(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	(483,980.20)	9,390,266.55
	<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;	-	9,390,266.55
(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)	9,389,681.01
(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;	(6,313.94)	9,383,367.07
(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)	9,063,619.57
(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)	6,700,919.23
(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;	(5,430,427.70)	1,270,491.53
(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;	(3,243.00)	1,267,248.53
(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	(791,432.25)	475,816.27
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	475,816.27



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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		168,729,120.95	168,719,546.15
Outstanding balance at end of period before repurchases / replenishment	-	163,402,393.82	163,289,118.45
(-) Repurchases	-	-	-
(+) Replenishments	-	5,317,152.33	5,450,289.41
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,719,546.15	168,739,407.86

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		455,764.75	445,814.75
(-) Movements in period	-	(29,800.00)	10,491.50
Outstanding balance of deposits at end of period before repurchases / replenishment	-	425,964.75	456,306.25
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	19,850.00	14,192.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	445,814.75	470,498.25

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	161,055,113.91	161,163,799.99
Delinquent contracts (> 30 days)	-	540,203.73	596,703.94
Total contracts - amount	-	161,595,317.64	161,760,503.93

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	5,646	5,937
Delinquent contracts (> 30 days)	-	20	23
Total contracts - number	-	5,666	5,960

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	11,320.62	14,569.04
Total Assets	-	11,320.62	14,569.04

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		984,851.45	0.42%
Total Assets	-	984,851.45	0.42%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	43,200.00	-
Total Assets	-	43,200.00	-

Cumulative		Amount	Percentage
		CHF	CHF
Recoveries		194,440.70	19.74%
Total Assets	-	194,440.70	19.74%



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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		161,163,799.99	98.70%	5,896	98.93%
1 day	30 Days	1,528,614.52	0.94%	41	0.69%
31 days	60 Days	312,992.15	0.19%	13	0.22%
61 days	90 Days	283,711.79	0.17%	10	0.17%
Total		163,289,118.45	100.00%	5,960	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	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%
Period 14	231,578,409.88	11,320.62	970,282.41	194,440.70	0.42%	20.04%
Period 15	236,895,562.21	14,569.04	984,851.45	194,440.70	0.42%	19.74%



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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,675,442.61	61,985,832.35	73.29%	75.84%	4,709	76.10%
Commercial	45,063,965.25	19,750,299.00	26.71%	24.16%	1,479	23.90%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	81,244,911.83	38,842,601.20	48.15%	47.52%	3,942	63.70%
Non-CCA	87,494,496.03	42,893,530.15	51.85%	52.48%	2,246	36.30%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	92,611,732.72	47,247,947.50	54.88%	57.81%	2,658	42.95%
Used	76,127,675.14	34,488,183.85	45.12%	42.19%	3,530	57.05%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	63,353,467.41	34,495,188.35	37.55%	42.20%	1,774	28.67%
Used	60,321,975.20	27,490,644.00	35.75%	33.63%	2,935	47.43%
Total	123,675,442.61	61,985,832.35	73.29%	75.84%	4,709.00	76.10%

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	29,258,265.31	12,752,759.15	17.34%	15.60%	884	14.29%
Used	15,805,699.94	6,997,539.85	9.37%	8.56%	595	9.62%
Total	45,063,965.25	19,750,299.00	26.71%	24.16%	1,479	23.90%

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	147,288,037.35	74,075,523.85	87.29%	90.63%	5,156	83.32%
Light commercial vehicle	20,559,430.56	7,198,076.50	12.18%	8.81%	957	15.47%
Motorbike	891,939.95	462,531.00	0.53%	0.57%	75	1.21%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	14,432,745.48	5,125,190.80	8.55%	6.27%	1,520	24.56%
>20,000 - 30,000	27,728,468.10	11,650,836.20	16.43%	14.25%	1,586	25.63%
>30,000 - 40,000	28,947,365.31	13,052,796.00	17.16%	15.97%	1,144	18.49%
>40,000 - 50,000	21,359,814.49	10,537,929.00	12.66%	12.89%	635	10.26%
>50,000 - 75,000	33,775,193.69	17,470,436.50	20.02%	21.37%	748	12.09%
>75,000 - 100,000	20,279,588.88	11,515,453.25	12.02%	14.09%	312	5.04%
>100,000 - 150,000	19,403,819.48	10,904,071.65	11.50%	13.34%	219	3.54%
>150,000	2,812,412.43	1,479,417.95	1.67%	1.81%	24	0.39%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	2,366,967.69	12,065,777.79	2.56%	15.85%	214	1,306	8.05%	37.00%
>20,000 - 30,000	10,791,322.14	16,937,145.96	11.65%	22.25%	614	972	23.10%	27.54%
>30,000 - 40,000	13,801,742.37	15,145,622.94	14.90%	19.90%	546	598	20.54%	16.94%
>40,000 - 50,000	13,476,558.06	7,883,256.43	14.55%	10.36%	401	234	15.09%	6.63%
>50,000 - 75,000	23,233,219.44	10,541,974.25	25.09%	13.85%	514	234	19.34%	6.63%
>75,000 - 100,000	13,128,324.79	7,151,264.09	14.18%	9.39%	199	113	7.49%	3.20%
>100,000 - 150,000	13,495,078.87	5,908,740.61	14.57%	7.76%	150	69	5.64%	1.95%
>150,000	2,318,519.36	493,893.07	2.50%	0.65%	20	4	0.75%	0.11%
Total	92,611,732.72	76,127,675.14	100.00%	100.00%	2,658	3,530	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	1,047,526.40	4,077,664.40	2.22%	11.82%	5,125,190.80	6.27%
>20,000 - 30,000	4,791,150.60	6,859,685.60	10.14%	19.89%	11,650,836.20	14.25%
>30,000 - 40,000	6,654,510.55	6,398,285.45	14.08%	18.55%	13,052,796.00	15.97%
>40,000 - 50,000	6,607,423.65	3,930,505.35	13.98%	11.40%	10,537,929.00	12.89%
>50,000 - 75,000	12,055,724.20	5,414,712.30	25.52%	15.70%	17,470,436.50	21.37%
>75,000 - 100,000	7,349,358.45	4,166,094.80	15.55%	12.08%	11,515,453.25	14.09%
>100,000 - 150,000	7,462,464.30	3,441,607.35	15.79%	9.98%	10,904,071.65	13.34%
>150,000	1,279,789.35	199,628.60	2.71%	0.58%	1,479,417.95	1.81%
Total	47,247,947.50	34,488,183.85	100.00%	100.00%	81,736,131.35	100.00%



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Current period : 01/12/2024 to 31/12/2024
 Previous period : 01/11/2024 to 30/11/2024

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	12,079,899.16	2,352,846.32	9.77%	5.22%	1,267	253	26.91%	17.11%
>20,000 - 30,000	22,404,258.06	5,324,210.04	18.12%	11.81%	1,262	324	26.80%	21.91%
>30,000 - 40,000	21,212,753.94	7,734,611.37	17.15%	17.16%	831	313	17.65%	21.16%
>40,000 - 50,000	15,730,425.43	5,629,389.06	12.72%	12.49%	459	176	9.75%	11.90%
>50,000 - 75,000	24,038,158.23	9,737,035.46	19.44%	21.61%	523	225	11.11%	15.21%
>75,000 - 100,000	14,216,477.20	6,063,111.68	11.49%	13.45%	216	96	4.59%	6.49%
>100,000 - 150,000	12,035,492.70	7,368,326.78	9.73%	16.35%	134	85	2.85%	5.75%
>150,000	1,957,977.89	854,434.54	1.58%	1.90%	17	7	0.36%	0.47%
Total	123,675,442.61	45,063,965.25	100.00%	100.00%	4,709	1,479	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	4,390,882.40	734,308.40	7.08%	3.72%	5,125,190.80	6.27%
>20,000 - 30,000	9,870,240.60	1,780,595.60	15.92%	9.02%	11,650,836.20	14.25%
>30,000 - 40,000	10,389,026.85	2,663,769.15	16.76%	13.49%	13,052,796.00	15.97%
>40,000 - 50,000	8,325,576.35	2,212,352.65	13.43%	11.20%	10,537,929.00	12.89%
>50,000 - 75,000	13,081,312.40	4,389,124.10	21.10%	22.22%	17,470,436.50	21.37%
>75,000 - 100,000	8,233,488.65	3,281,964.60	13.28%	16.62%	11,515,453.25	14.09%
>100,000 - 150,000	6,646,249.30	4,257,822.35	10.72%	21.56%	10,904,071.65	13.34%
>150,000	1,049,055.80	430,362.15	1.69%	2.18%	1,479,417.95	1.81%
Total	61,985,832.35	19,750,299.00	100.00%	100.00%	81,736,131.35	100.00%



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Previous period : 01/11/2024 to 30/11/2024

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	5,791,067.14	2,174,451.65	3.43%	2.66%	905	14.63%
>10,000 - 20,000	28,665,478.36	11,103,219.10	16.99%	13.58%	1,908	30.83%
>20,000 - 30,000	34,930,320.97	15,739,246.45	20.70%	19.26%	1,424	23.01%
>30,000 - 40,000	26,598,256.35	12,990,158.80	15.76%	15.89%	766	12.38%
>40,000 - 50,000	19,707,389.38	10,317,941.55	11.68%	12.62%	445	7.19%
>50,000 - 75,000	30,449,228.88	17,269,470.90	18.05%	21.13%	502	8.11%
>75,000 - 100,000	13,337,261.28	7,199,400.60	7.90%	8.81%	156	2.52%
>100,000 - 150,000	9,260,405.50	4,942,242.30	5.49%	6.05%	82	1.33%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	753,001.76	5,038,065.38	0.81%	6.62%	109	796	4.10%	22.55%
>10,000 - 20,000	9,706,252.25	18,959,226.11	10.48%	24.90%	623	1,285	23.44%	36.40%
>20,000 - 30,000	16,354,094.44	18,576,226.53	17.66%	24.40%	663	761	24.94%	21.56%
>30,000 - 40,000	15,871,550.40	10,726,705.95	17.14%	14.09%	455	311	17.12%	8.81%
>40,000 - 50,000	13,504,456.41	6,202,932.97	14.58%	8.15%	305	140	11.47%	3.97%
>50,000 - 75,000	20,242,149.82	10,207,079.06	21.86%	13.41%	335	167	12.60%	4.73%
>75,000 - 100,000	9,109,716.69	4,227,544.59	9.84%	5.55%	106	50	3.99%	1.42%
>100,000 - 150,000	7,070,510.95	2,189,894.55	7.63%	2.88%	62	20	2.33%	0.57%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	92,611,732.72	76,127,675.14	100.00%	100.00%	2,658	3,530	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	298,634.20	1,875,817.45	0.63%	5.44%	2,174,451.65	2.66%
>10,000 - 20,000	4,009,820.55	7,093,398.55	8.49%	20.57%	11,103,219.10	13.58%
>20,000 - 30,000	7,750,939.65	7,988,306.80	16.40%	23.16%	15,739,246.45	19.26%
>30,000 - 40,000	7,899,307.85	5,090,850.95	16.72%	14.76%	12,990,158.80	15.89%
>40,000 - 50,000	7,230,397.40	3,087,544.15	15.30%	8.95%	10,317,941.55	12.62%
>50,000 - 75,000	11,448,010.90	5,821,460.00	24.23%	16.88%	17,269,470.90	21.13%
>75,000 - 100,000	4,876,340.85	2,323,059.75	10.32%	6.74%	7,199,400.60	8.81%
>100,000 - 150,000	3,734,496.10	1,207,746.20	7.90%	3.50%	4,942,242.30	6.05%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	47,247,947.50	34,488,183.85	100.00%	100.00%	81,736,131.35	100.00%



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Current period : 01/12/2024 to 31/12/2024
 Previous period : 01/11/2024 to 30/11/2024

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	4,657,468.06	1,133,599.08	3.77%	2.52%	724	181	15.37%	12.24%
>10,000 - 20,000	22,806,836.57	5,858,641.79	18.44%	13.00%	1,519	389	32.26%	26.30%
>20,000 - 30,000	26,477,426.62	8,452,894.35	21.41%	18.76%	1,082	342	22.98%	23.12%
>30,000 - 40,000	19,139,129.03	7,459,127.32	15.48%	16.55%	552	214	11.72%	14.47%
>40,000 - 50,000	14,103,450.90	5,603,938.48	11.40%	12.44%	318	127	6.75%	8.59%
>50,000 - 75,000	21,719,132.30	8,730,096.58	17.56%	19.37%	359	143	7.62%	9.67%
>75,000 - 100,000	8,643,573.28	4,693,688.00	6.99%	10.42%	101	55	2.14%	3.72%
>100,000 - 150,000	6,128,425.85	3,131,979.65	4.96%	6.95%	54	28	1.15%	1.89%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123,675,442.61	45,063,965.25	100.00%	100.00%	4,709	1,479	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	1,814,244.00	360,207.65	2.93%	1.82%	2,174,451.65	2.66%
>10,000 - 20,000	9,297,817.35	1,805,401.75	15.00%	9.14%	11,103,219.10	13.58%
>20,000 - 30,000	12,710,240.50	3,029,005.95	20.51%	15.34%	15,739,246.45	19.26%
>30,000 - 40,000	10,109,972.35	2,880,186.45	16.31%	14.58%	12,990,158.80	15.89%
>40,000 - 50,000	7,575,736.95	2,742,204.60	12.22%	13.88%	10,317,941.55	12.62%
>50,000 - 75,000	12,547,072.75	4,722,398.15	20.24%	23.91%	17,269,470.90	21.13%
>75,000 - 100,000	4,731,523.65	2,467,876.95	7.63%	12.50%	7,199,400.60	8.81%
>100,000 - 150,000	3,199,224.80	1,743,017.50	5.16%	8.83%	4,942,242.30	6.05%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	61,985,832.35	19,750,299.00	100.00%	100.00%	81,736,131.35	100.00%



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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	11,662,797.79	524,550.00	6.91%	0.64%	777	12.56%
>1,000 - 5,000	17,642,627.40	4,509,376.75	10.46%	5.52%	1,334	21.56%
>5,000 - 10,000	25,461,727.80	9,881,003.15	15.09%	12.09%	1,297	20.96%
>10,000 - 20,000	40,314,196.91	20,955,305.00	23.89%	25.64%	1,448	23.40%
>20,000 - 30,000	28,407,473.32	16,493,969.00	16.84%	20.18%	676	10.92%
>30,000 - 40,000	17,719,610.79	10,850,476.05	10.50%	13.28%	313	5.06%
>40,000 - 50,000	11,037,940.21	6,824,951.30	6.54%	8.35%	155	2.50%
>50,000	16,493,033.64	11,696,500.10	9.77%	14.31%	188	3.04%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	6,690,937.99	4,971,859.80	7.22%	6.53%	290	487	10.91%	13.80%
>1,000 - 5,000	4,973,743.11	12,668,884.29	5.37%	16.64%	282	1,052	10.61%	29.80%
>5,000 - 10,000	9,053,618.43	16,408,109.37	9.78%	21.55%	426	871	16.03%	24.67%
>10,000 - 20,000	21,316,625.51	18,997,571.40	23.02%	24.95%	749	699	28.18%	19.80%
>20,000 - 30,000	19,728,712.47	8,678,760.85	21.30%	11.40%	466	210	17.53%	5.95%
>30,000 - 40,000	11,584,046.24	6,135,564.55	12.51%	8.06%	208	105	7.83%	2.97%
>40,000 - 50,000	7,400,587.87	3,637,352.34	7.99%	4.78%	102	53	3.84%	1.50%
>50,000	11,863,461.10	4,629,572.54	12.81%	6.08%	135	53	5.08%	1.50%
Total	92,611,732.72	76,127,675.14	100.00%	100.00%	2,658	3,530	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	216,334.65	308,215.35	0.46%	0.89%	524,550.00	0.64%	
>1,000 - 5,000	1,045,321.95	3,464,054.80	2.21%	10.04%	4,509,376.75	5.52%	
>5,000 - 10,000	3,322,349.10	6,558,654.05	7.03%	19.02%	9,881,003.15	12.09%	
>10,000 - 20,000	11,064,320.30	9,890,984.70	23.42%	28.68%	20,955,305.00	25.64%	
>20,000 - 30,000	11,419,522.60	5,074,446.40	24.17%	14.71%	16,493,969.00	20.18%	
>30,000 - 40,000	7,219,752.60	3,630,723.45	15.28%	10.53%	10,850,476.05	13.28%	
>40,000 - 50,000	4,469,333.90	2,355,617.40	9.46%	6.83%	6,824,951.30	8.35%	
>50,000	8,491,012.40	3,205,487.70	17.97%	9.29%	11,696,500.10	14.31%	
Total	47,247,947.50	34,488,183.85	100.00%	100.00%	81,736,131.35	100.00%	



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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	6,497,021.51	5,165,776.28	5.25%	11.46%	507	270	10.77%	18.26%
>1,000 - 5,000	12,562,317.92	5,080,309.48	10.16%	11.27%	1,007	327	21.38%	22.11%
>5,000 - 10,000	19,515,159.67	5,946,568.13	15.78%	13.20%	1,033	264	21.94%	17.85%
>10,000 - 20,000	31,147,683.28	9,166,513.63	25.19%	20.34%	1,156	292	24.55%	19.74%
>20,000 - 30,000	22,595,215.08	5,812,258.24	18.27%	12.90%	544	132	11.55%	8.92%
>30,000 - 40,000	12,774,942.07	4,944,668.72	10.33%	10.97%	228	85	4.84%	5.75%
>40,000 - 50,000	7,343,558.36	3,694,381.85	5.94%	8.20%	105	50	2.23%	3.38%
>50,000	11,239,544.72	5,253,488.92	9.09%	11.66%	129	59	2.74%	3.99%
Total	123,675,442.61	45,063,965.25	100.00%	100.00%	4,709	1,479	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	332,704.55	191,845.45	0.54%	0.97%	524,550.00	0.64%	
>1,000 - 5,000	3,379,335.95	1,130,040.80	5.45%	5.72%	4,509,376.75	5.52%	
>5,000 - 10,000	7,844,446.20	2,036,556.95	12.66%	10.31%	9,881,003.15	12.09%	
>10,000 - 20,000	16,612,745.35	4,342,559.65	26.80%	21.99%	20,955,305.00	25.64%	
>20,000 - 30,000	13,247,697.55	3,246,271.45	21.37%	16.44%	16,493,969.00	20.18%	
>30,000 - 40,000	7,933,795.85	2,916,680.20	12.80%	14.77%	10,850,476.05	13.28%	
>40,000 - 50,000	4,636,816.15	2,188,135.15	7.48%	11.08%	6,824,951.30	8.35%	
>50,000	7,998,290.75	3,698,209.35	12.90%	18.72%	11,696,500.10	14.31%	
Total	61,985,832.35	19,750,299.00	100.00%	100.00%	81,736,131.35	100.00%	



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Current period : 01/12/2024 to 31/12/2024
 Previous period : 01/11/2024 to 30/11/2024

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	17,348.66	4,717.85	0.01%	0.01%	3	0.05%
13 - 24 months	2,336,257.89	1,101,909.70	1.38%	1.35%	270	4.36%
25 - 36 months	17,301,315.46	10,119,740.10	10.25%	12.38%	825	13.33%
37 - 48 months	76,746,569.59	38,380,328.60	45.48%	46.96%	2,833	45.78%
49 - 60 months	72,337,916.26	32,129,435.10	42.87%	39.31%	2,257	36.47%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	7,617,824.12	1,725,881.90	4.51%	2.11%	270	4.36%
7 - 12	16,104,306.89	4,313,855.50	9.54%	5.28%	588	9.50%
13 - 18	20,286,150.48	6,344,284.15	12.02%	7.76%	819	13.24%
19 - 24	83,901,213.38	44,676,685.25	49.72%	54.66%	2,979.00	48.14%
25 - 36	40,829,912.99	24,675,424.55	24.20%	30.19%	1,532.00	24.76%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	100.00%



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Current period : 01/12/2024 to 31/12/2024
 Previous period : 01/11/2024 to 30/11/2024

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	108,697.03	137,191.30	0.06%	0.17%	496	7.75%	
2025	8,248,003.29	6,086,123.20	4.89%	7.45%	1,552	24.25%	
2026	38,357,619.07	22,532,174.90	22.73%	27.57%	2,550	39.85%	
2027	72,676,317.12	35,472,337.80	43.07%	43.40%	1,351	21.11%	
2028	41,507,308.88	15,423,183.90	24.60%	18.87%	225	3.52%	
2029	7,841,462.47	2,085,120.25	4.65%	2.55%	225	3.52%	
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,399	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%	10,534,820.19	6,953,992.85	6.24%	8.51%	311	5.03%	
2.01% - 3.00%	30,097,013.02	14,560,913.30	17.84%	17.81%	1,103	17.82%	
3.01% - 4.00%	24,948,152.41	14,046,862.10	14.79%	17.19%	638	10.31%	
4.01% - 5.00%	19,917,384.27	10,950,219.00	11.80%	13.40%	455	7.35%	
5.01% - 6.00%	54,285,317.11	24,098,156.70	32.17%	29.48%	2,096	33.87%	
> 6.00%	28,956,720.86	11,125,987.40	17.16%	13.61%	1,585	25.61%	
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	100.00%	



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Stratification tables
Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
PORSCHE	51,153,320.32	28,324,980.30	30.31%	34.65%	870	14.06%
FORD	31,787,599.50	13,276,981.40	18.84%	16.24%	1,661	26.84%
VOLVO	31,675,652.37	15,689,811.85	18.77%	19.20%	985	15.92%
MAZDA	8,952,801.06	4,794,741.70	5.31%	5.87%	458	7.40%
MERCEDES-BENZ	8,568,358.44	3,712,775.10	5.08%	4.54%	359	5.80%
AUDI	6,948,004.38	3,263,630.25	4.12%	3.99%	282	4.56%
VW	5,895,652.17	2,592,409.95	3.49%	3.17%	331	5.35%
BMW	5,366,071.42	2,468,357.05	3.18%	3.02%	231	3.73%
SKODA	2,445,490.38	1,199,773.85	1.45%	1.47%	125	2.02%
LAND ROVER	1,462,028.34	582,137.10	0.87%	0.71%	50	0.81%
ALFA ROMEO	1,177,205.08	550,738.10	0.70%	0.67%	46	0.74%
CUPRA	1,114,187.54	499,003.50	0.66%	0.61%	48	0.78%
FIAT	1,050,611.73	407,113.15	0.62%	0.50%	81	1.31%
HYUNDAI	1,046,803.99	427,160.50	0.62%	0.52%	53	0.86%
SEAT	967,342.36	417,101.85	0.57%	0.51%	65	1.05%
RENAULT	965,477.74	324,047.40	0.57%	0.40%	66	1.07%
JEEP	955,896.93	401,315.35	0.57%	0.49%	49	0.79%
PEUGEOT	809,028.57	284,212.75	0.48%	0.35%	55	0.89%
HARLEY-DAVIDSON	760,969.78	406,988.05	0.45%	0.50%	62	1.00%
TOYOTA	683,990.38	229,069.25	0.41%	0.28%	39	0.63%
Other	4,952,915.38	1,883,782.90	2.94%	2.30%	272	4.40%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	25,090,580.57	12,316,166.00	14.87%	15.07%	868	14.03%
VD	21,724,151.50	10,177,901.65	12.87%	12.45%	771	12.46%
BE	14,696,569.00	6,867,005.80	8.71%	8.40%	600	9.70%
AG	14,064,031.01	6,642,239.05	8.33%	8.13%	584	9.44%
TI	11,295,280.69	6,223,425.40	6.69%	7.61%	385	6.22%
VS	10,034,063.02	4,456,223.15	5.95%	5.45%	395	6.38%
GE	8,906,689.02	4,564,811.25	5.28%	5.58%	282	4.56%
FR	8,786,108.80	4,102,788.40	5.21%	5.02%	332	5.37%
SG	7,396,505.41	3,409,945.15	4.38%	4.17%	282	4.56%
LU	7,030,561.19	3,450,010.65	4.17%	4.22%	266	4.30%
TG	6,410,136.62	3,054,503.20	3.80%	3.74%	255	4.12%
SO	5,590,805.09	2,744,607.55	3.31%	3.36%	227	3.67%
ZG	5,378,282.20	2,974,547.55	3.19%	3.64%	131	2.12%
BL	4,743,896.95	2,318,054.90	2.81%	2.84%	179	2.89%
SZ	3,836,159.18	1,781,015.35	2.27%	2.18%	115	1.86%
NE	3,630,805.71	1,726,474.30	2.15%	2.11%	135	2.18%
GR	2,342,809.94	1,105,586.65	1.39%	1.35%	80	1.29%
BS	1,988,458.85	1,010,774.50	1.18%	1.24%	64	1.03%
JU	1,413,681.43	615,815.95	0.84%	0.75%	73	1.18%
SH	1,407,943.44	704,979.45	0.83%	0.86%	46	0.74%
NW	760,232.70	411,506.20	0.45%	0.50%	24	0.39%
GL	649,575.11	341,074.55	0.38%	0.42%	30	0.48%
AR	556,814.92	254,629.50	0.33%	0.31%	24	0.39%
OW	437,286.17	209,183.10	0.26%	0.26%	18	0.29%
UR	292,164.15	147,411.10	0.17%	0.18%	13	0.21%
AI	264,964.56	117,558.70	0.16%	0.14%	8	0.13%
OT	10,850.63	7,892.30	0.01%	0.01%	1	0.02%
Total	168,739,407.86	81,736,131.35	100.00%	100.00%	6,188	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	215,874.87	146,703.80	0.13%	0.18%	2	0.03%
Customer 2	202,286.42	70,566.40	0.12%	0.09%	2	0.03%
Customer 3	168,611.34	87,216.40	0.10%	0.11%	5	0.08%
Customer 4	165,897.24	103,992.55	0.10%	0.13%	2	0.03%
Customer 5	143,794.37	101,207.05	0.09%	0.12%	2	0.03%
Customer 6	139,556.93	32,756.75	0.08%	0.04%	2	0.03%
Customer 7	136,961.86	27,752.10	0.08%	0.03%	1	0.02%
Customer 8	132,078.19	57,195.90	0.08%	0.07%	1	0.02%
Customer 9	131,685.41	60,069.65	0.08%	0.07%	1	0.02%
Customer 10	130,491.53	95,636.05	0.08%	0.12%	1	0.02%
Customer 11	130,371.12	1,392.75	0.08%	0.00%	1	0.02%
Customer 12	127,540.70	46,346.00	0.08%	0.06%	1	0.02%
Customer 13	127,130.63	91,863.95	0.08%	0.11%	1	0.02%
Customer 14	127,109.46	41,628.10	0.08%	0.05%	1	0.02%
Customer 15	127,054.95	57,753.00	0.08%	0.07%	2	0.03%
Customer 16	126,692.26	49,028.70	0.08%	0.06%	1	0.02%
Customer 17	126,115.59	93,216.15	0.07%	0.11%	1	0.02%
Customer 18	125,533.08	41,723.45	0.07%	0.05%	1	0.02%
Customer 19	125,152.55	52,796.95	0.07%	0.06%	1	0.02%
Customer 20	124,265.79	38,726.20	0.07%	0.05%	1	0.02%
Total	2,834,204.29	1,297,571.90	1.68%	1.59%	30	0.48%

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	7,589,793.33	4,295,707.20	4.50%	5.26%	123	1.99%
Dealer 2	6,814,048.27	3,963,494.75	4.04%	4.85%	118	1.91%
Dealer 3	5,263,509.82	2,809,424.25	3.12%	3.44%	84	1.36%
Dealer 4	5,325,907.46	2,607,606.00	3.16%	3.19%	78	1.26%
Dealer 5	3,557,031.29	2,306,725.20	2.11%	2.82%	63	1.02%
Dealer 6	3,450,847.40	2,150,292.70	2.05%	2.63%	62	1.00%
Dealer 7	2,418,245.29	1,397,488.85	1.43%	1.71%	42	0.68%
Dealer 8	2,624,838.82	1,370,301.80	1.56%	1.68%	49	0.79%
Dealer 9	2,558,188.57	1,337,196.75	1.52%	1.64%	45	0.73%
Dealer 10	2,218,104.79	1,268,315.05	1.31%	1.55%	29	0.47%
Dealer 11	3,878,965.00	1,142,569.10	2.30%	1.40%	175	2.83%
Dealer 12	1,586,141.98	1,094,740.20	0.94%	1.34%	29	0.47%
Dealer 13	1,376,086.61	873,020.35	0.82%	1.07%	27	0.44%
Dealer 14	1,992,426.45	825,569.05	1.18%	1.01%	32	0.52%
Dealer 15	1,624,166.12	729,483.10	0.96%	0.89%	30	0.48%
Dealer 16	1,187,121.81	619,210.65	0.70%	0.76%	46	0.74%
Dealer 17	1,027,355.21	615,513.70	0.61%	0.75%	28	0.45%
Dealer 18	1,073,484.87	592,758.80	0.64%	0.73%	39	0.63%
Dealer 19	1,066,667.38	566,959.65	0.63%	0.69%	36	0.58%
Dealer 20	1,148,120.73	565,867.30	0.68%	0.69%	45	0.73%
Total	57,781,051.20	31,132,244.45	34.24%	38.09%	1,180	19.07%



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Contact information

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