



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

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

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

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Auto lease-now 2023-2 AG

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

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

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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Current period : 01/07/2024 to 31/07/2024
 Previous period : 01/06/2024 to 30/06/2024

Notes information report

Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/07/2024 - 31/07/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/08/2024
Monthly Payment Date	22/08/2024
Interest Payment Date	25/02/2025
Next Interest Payment Date	25/02/2025
Interest Calculation Period	23/02/2023 - 25/02/2025
Last day of the Determination Period	31/07/2024

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
		<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	135,000,000.00	135,000,000.00	135,000,000.00
Outstanding Subordinated Loan	37,764,309.96	37,764,309.96	37,764,309.96
Note Interest Account	-	1,598,737.50	1,918,485.00
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	-	27,246.98	20,557.88
Subordinated Loan Ledger	370,595.00	464,841.86	475,959.12
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	383,958.75	405,447.75

Tranche information at calculation date

Description	Outcome
	<i>CHF</i>
Interest accrued since inception	3,517,222.50
Interest paid since inception	1,598,737.50
Interest accrued since last Interest Payment Date	1,918,485.00
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%	45.61%	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%	26.98%	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%	9.25%	PASS
d) the weighted-average yield of all Purchased Leases 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%	47.59%	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%	1.75%	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%	5.34%	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%	30.88%	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%	0.30%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twenty-four (24) months after the Initial Purchase Date;	2.20%	0.00%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling forty-one (41) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.00%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.25%	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>	464,841.86
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	10,168,607.68
(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		12,996,149.88

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		12,996,149.88



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		12,996,149.88
	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;	-	12,996,149.88
(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	(387,807.00)	12,608,342.88
	<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;	-	12,608,342.88
(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)	12,607,757.34
(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)	12,603,883.76
(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)	12,284,136.26
(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)	9,921,435.92
(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;	(9,075,476.80)	845,959.12
(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;	-	845,959.12
(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	(370,000.00)	475,959.12
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	475,959.12



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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		168,740,285.20	168,737,062.98
Outstanding balance at end of period before repurchases / replenishment	-	164,366,029.27	163,860,621.83
(-) Repurchases	-	-	(4,199,035.65)
(+) Replenishments	-	4,371,033.71	9,082,165.86
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,737,062.98	168,743,752.04

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		383,058.75	383,958.75
(-) Movements in period	-	(10,800.00)	(3,881.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	372,258.75	380,077.75
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	11,700.00	25,370.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	383,958.75	405,447.75

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	162,600,584.39	162,304,083.27
Delinquent contracts (> 30 days)	-	513,830.89	403,012.25
Total contracts - amount	-	163,114,415.28	162,707,095.52

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	5,280	5,360
Delinquent contracts (> 30 days)	-	19	17
Total contracts - number	-	5,299	5,377

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	73,724.20	66,171.05
Total Assets	-	73,724.20	66,171.05

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		621,996.20	0.30%
Total Assets	-	621,996.20	0.30%

Recoveries

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

Cumulative		Amount	Percentage
		CHF	CHF
Recoveries		95,300.00	15.32%
Total Assets	-	95,300.00	15.32%



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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		162,304,083.27	99.05%	5,329	99.11%
1 day	30 Days	1,153,526.31	0.70%	31	0.58%
31 days	60 Days	257,878.80	0.16%	10	0.19%
61 days	90 Days	145,133.45	0.09%	7	0.13%
Total		163,860,621.83	100.00%	5,377	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	-	-	-	-	0.00%	0.00%
Period 12	-	-	-	-	0.00%	0.00%



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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,221,688.09	60,773,855.60	73.02%	75.68%	4,326	76.27%
Commercial	45,522,063.95	19,533,915.00	26.98%	24.32%	1,346	23.73%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	100.00%

Consumer Credit Act						
Consumer Credit Act	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
CCA	87,406,772.06	42,428,933.25	51.80%	52.83%	2,056	36.25%
Non-CCA	81,336,979.98	37,878,837.35	48.20%	47.17%	3,616	63.75%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	91,786,503.57	46,171,432.10	54.39%	57.49%	2,452	43.23%
Used	76,957,248.47	34,136,338.50	45.61%	42.51%	3,220	56.77%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	61,871,075.09	33,364,804.75	36.67%	41.55%	1,643	28.97%
Used	61,350,613.00	27,409,050.85	36.36%	34.13%	2,683	47.30%
Total	123,221,688.09	60,773,855.60	73.02%	75.68%	4,326.00	76.27%

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	29,915,428.48	12,806,627.35	17.73%	15.95%	809	14.26%
Used	15,606,635.47	6,727,287.65	9.25%	8.38%	537	9.47%
Total	45,522,063.95	19,533,915.00	26.98%	24.32%	1,346	23.73%

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	148,115,305.66	73,077,639.80	87.78%	91.00%	4,749	83.73%
Light commercial vehicle	19,701,246.70	6,762,506.50	11.68%	8.42%	854	15.06%
Motorbike	927,199.68	467,624.30	0.55%	0.58%	69	1.22%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	100.00%

Loan size - Financed Amount						
Financed Amount Poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 20,000	13,618,595.46	4,615,516.65	8.07%	5.75%	1,322	23.31%
>20,000 - 30,000	27,511,648.24	11,238,398.30	16.30%	13.99%	1,455	25.65%
>30,000 - 40,000	28,436,906.84	12,520,746.35	16.85%	15.59%	1,047	18.46%
>40,000 - 50,000	21,467,431.70	10,389,587.90	12.72%	12.94%	598	10.54%
>50,000 - 75,000	34,674,282.08	17,565,167.70	20.55%	21.87%	720	12.69%
>75,000 - 100,000	20,604,037.65	11,599,860.60	12.21%	14.44%	298	5.25%
>100,000 - 150,000	19,686,838.17	10,896,652.65	11.67%	13.57%	210	3.70%
>150,000	2,744,011.90	1,481,840.45	1.63%	1.85%	22	0.39%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	2,195,512.33	11,423,083.13	2.39%	14.84%	186	1,136	7.59%	35.28%
>20,000 - 30,000	10,665,577.48	16,846,070.76	11.62%	21.89%	562	893	22.92%	27.73%
>30,000 - 40,000	13,557,129.56	14,879,777.28	14.77%	19.34%	502	545	20.47%	16.93%
>40,000 - 50,000	13,304,967.67	8,162,464.03	14.50%	10.61%	371	227	15.13%	7.05%
>50,000 - 75,000	23,610,455.60	11,063,826.48	25.72%	14.38%	488	232	19.90%	7.20%
>75,000 - 100,000	13,059,148.36	7,544,889.29	14.23%	9.80%	187	111	7.63%	3.45%
>100,000 - 150,000	13,038,474.23	6,648,363.94	14.21%	8.64%	137	73	5.59%	2.27%
>150,000	2,355,238.34	388,773.56	2.57%	0.51%	19	3	0.77%	0.09%
Total	91,786,503.57	76,957,248.47	100.00%	100.00%	2,452	3,220	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	933,696.30	3,681,820.35	2.02%	10.79%	4,615,516.65	5.75%
>20,000 - 30,000	4,588,088.55	6,650,309.75	9.94%	19.48%	11,238,398.30	13.99%
>30,000 - 40,000	6,378,299.20	6,142,447.15	13.81%	17.99%	12,520,746.35	15.59%
>40,000 - 50,000	6,427,093.45	3,962,494.45	13.92%	11.61%	10,389,587.90	12.94%
>50,000 - 75,000	11,952,421.90	5,612,745.80	25.89%	16.44%	17,565,167.70	21.87%
>75,000 - 100,000	7,413,446.80	4,186,413.80	16.06%	12.26%	11,599,860.60	14.44%
>100,000 - 150,000	7,138,978.15	3,757,674.50	15.46%	11.01%	10,896,652.65	13.57%
>150,000	1,339,407.75	142,432.70	2.90%	0.42%	1,481,840.45	1.85%
Total	46,171,432.10	34,136,338.50	100.00%	100.00%	80,307,770.60	100.00%



Auto lease-now 2023-2 AG

Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

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	11,405,523.23	2,213,072.23	9.26%	4.86%	1,105	217	25.54%	16.12%
>20,000 - 30,000	22,105,900.94	5,405,747.30	17.94%	11.88%	1,155	300	26.70%	22.29%
>30,000 - 40,000	21,326,071.10	7,110,835.74	17.31%	15.62%	777	270	17.96%	20.06%
>40,000 - 50,000	16,111,334.69	5,356,097.01	13.08%	11.77%	443	155	10.24%	11.52%
>50,000 - 75,000	24,515,259.20	10,159,022.88	19.90%	22.32%	503	217	11.63%	16.12%
>75,000 - 100,000	14,305,914.47	6,298,123.18	11.61%	13.84%	205	93	4.74%	6.91%
>100,000 - 150,000	11,703,235.48	7,983,602.69	9.50%	17.54%	124	86	2.87%	6.39%
>150,000	1,748,448.98	995,562.92	1.42%	2.19%	14	8	0.32%	0.59%
Total	123,221,688.09	45,522,063.95	100.00%	100.00%	4,326	1,346	100.00%	100.00%

Loan size - Private/Commercial - Residual Value						
Financed Amount Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	3,981,521.60	633,995.05	6.55%	3.25%	4,615,516.65	5.75%
>20,000 - 30,000	9,493,802.45	1,744,595.85	15.62%	8.93%	11,238,398.30	13.99%
>30,000 - 40,000	10,104,853.70	2,415,892.65	16.63%	12.37%	12,520,746.35	15.59%
>40,000 - 50,000	8,293,198.40	2,096,389.50	13.65%	10.73%	10,389,587.90	12.94%
>50,000 - 75,000	13,091,687.20	4,473,480.50	21.54%	22.90%	17,565,167.70	21.87%
>75,000 - 100,000	8,295,618.90	3,304,241.70	13.65%	16.92%	11,599,860.60	14.44%
>100,000 - 150,000	6,537,179.40	4,359,473.25	10.76%	22.32%	10,896,652.65	13.57%
>150,000	975,993.95	505,846.50	1.61%	2.59%	1,481,840.45	1.85%
Total	60,773,855.60	19,533,915.00	100.00%	100.00%	80,307,770.60	100.00%



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Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

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	4,152,627.48	1,283,365.65	2.46%	1.60%	640	11.28%
>10,000 - 20,000	24,622,424.59	9,042,221.20	14.59%	11.26%	1,617	28.51%
>20,000 - 30,000	33,361,406.41	14,336,640.90	19.77%	17.85%	1,355	23.89%
>30,000 - 40,000	26,317,192.69	12,482,166.05	15.60%	15.54%	764	13.47%
>40,000 - 50,000	22,137,393.01	11,112,480.85	13.12%	13.84%	497	8.76%
>50,000 - 75,000	31,771,085.41	17,415,996.25	18.83%	21.69%	522	9.20%
>75,000 - 100,000	15,769,593.94	8,822,415.10	9.35%	10.99%	185	3.26%
>100,000 - 150,000	10,612,028.51	5,812,484.60	6.29%	7.24%	92	1.62%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	426,929.45	3,725,698.03	0.47%	4.84%	66	574	2.69%	17.83%
>10,000 - 20,000	7,632,415.40	16,990,009.19	8.32%	22.08%	481	1,136	19.62%	35.28%
>20,000 - 30,000	15,154,257.68	18,207,148.73	16.51%	23.66%	613	742	25.00%	23.04%
>30,000 - 40,000	14,953,383.02	11,363,809.67	16.29%	14.77%	432	332	17.62%	10.31%
>40,000 - 50,000	14,614,657.90	7,522,735.11	15.92%	9.78%	327	170	13.34%	5.28%
>50,000 - 75,000	20,776,771.73	10,994,313.68	22.64%	14.29%	344	178	14.03%	5.53%
>75,000 - 100,000	10,122,561.86	5,647,032.08	11.03%	7.34%	119	66	4.85%	2.05%
>100,000 - 150,000	8,105,526.53	2,506,501.98	8.83%	3.26%	70	22	2.85%	0.68%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	91,786,503.57	76,957,248.47	100.00%	100.00%	2,452	3,220	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	145,312.20	1,138,053.45	0.31%	3.33%	1,283,365.65	1.60%
>10,000 - 20,000	3,027,747.45	6,014,473.75	6.56%	17.62%	9,042,221.20	11.26%
>20,000 - 30,000	6,792,555.90	7,544,085.00	14.71%	22.10%	14,336,640.90	17.85%
>30,000 - 40,000	7,223,445.90	5,258,720.15	15.64%	15.41%	12,482,166.05	15.54%
>40,000 - 50,000	7,450,078.85	3,662,402.00	16.14%	10.73%	11,112,480.85	13.84%
>50,000 - 75,000	11,475,681.05	5,940,315.20	24.85%	17.40%	17,415,996.25	21.69%
>75,000 - 100,000	5,615,527.35	3,206,887.75	12.16%	9.39%	8,822,415.10	10.99%
>100,000 - 150,000	4,441,083.40	1,371,401.20	9.62%	4.02%	5,812,484.60	7.24%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	46,171,432.10	34,136,338.50	100.00%	100.00%	80,307,770.60	100.00%



Auto lease-now 2023-2 AG

Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

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	3,411,174.05	741,453.43	2.77%	1.63%	517	123	11.95%	9.14%
>10,000 - 20,000	19,560,864.81	5,061,559.78	15.87%	11.12%	1,289	328	29.80%	24.37%
>20,000 - 30,000	25,735,146.01	7,626,260.40	20.89%	16.75%	1,049	306	24.25%	22.73%
>30,000 - 40,000	19,569,546.78	6,747,645.91	15.88%	14.82%	569	195	13.15%	14.49%
>40,000 - 50,000	15,775,794.20	6,361,598.81	12.80%	13.97%	355	142	8.21%	10.55%
>50,000 - 75,000	22,504,256.16	9,266,829.25	18.26%	20.36%	371	151	8.58%	11.22%
>75,000 - 100,000	10,099,054.39	5,670,539.55	8.20%	12.46%	119	66	2.75%	4.90%
>100,000 - 150,000	6,565,851.69	4,046,176.82	5.33%	8.89%	57	35	1.32%	2.60%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123,221,688.09	45,522,063.95	100.00%	100.00%	4,326	1,346	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	1,075,062.40	208,303.25	1.77%	1.07%	1,283,365.65	1.60%	
>10,000 - 20,000	7,595,125.65	1,447,095.55	12.50%	7.41%	9,042,221.20	11.26%	
>20,000 - 30,000	11,768,037.95	2,568,602.95	19.36%	13.15%	14,336,640.90	17.85%	
>30,000 - 40,000	9,813,257.25	2,668,908.80	16.15%	13.66%	12,482,166.05	15.54%	
>40,000 - 50,000	8,434,049.95	2,678,430.90	13.88%	13.71%	11,112,480.85	13.84%	
>50,000 - 75,000	12,606,430.10	4,809,566.15	20.74%	24.62%	17,415,996.25	21.69%	
>75,000 - 100,000	5,830,880.85	2,991,534.25	9.59%	15.31%	8,822,415.10	10.99%	
>100,000 - 150,000	3,651,011.45	2,161,473.15	6.01%	11.07%	5,812,484.60	7.24%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
Total	60,773,855.60	19,533,915.00	100.00%	100.00%	80,307,770.60	100.00%	



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Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

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	10,987,476.20	456,371.40	6.51%	0.57%	675	11.90%
>1,000 - 5,000	15,365,887.84	3,690,886.90	9.11%	4.60%	1,094	19.29%
>5,000 - 10,000	23,559,570.12	8,817,934.60	13.96%	10.98%	1,152	20.31%
>10,000 - 20,000	40,328,292.39	20,231,090.35	23.90%	25.19%	1,396	24.61%
>20,000 - 30,000	28,999,849.43	16,441,622.40	17.19%	20.47%	673	11.87%
>30,000 - 40,000	18,938,319.60	11,097,714.70	11.22%	13.82%	322	5.68%
>40,000 - 50,000	11,684,666.42	6,937,101.75	6.92%	8.64%	157	2.77%
>50,000	18,879,690.04	12,635,048.50	11.19%	15.73%	203	3.58%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	6,143,835.42	4,843,640.78	6.69%	6.29%	249	426	10.15%	13.23%
>1,000 - 5,000	4,143,500.43	11,222,387.41	4.51%	14.58%	228	866	9.30%	26.89%
>5,000 - 10,000	8,244,692.69	15,314,877.43	8.98%	19.90%	368	784	15.01%	24.35%
>10,000 - 20,000	20,324,848.24	20,003,444.15	22.14%	25.99%	696	700	28.38%	21.74%
>20,000 - 30,000	19,789,613.64	9,210,235.79	21.56%	11.97%	457	216	18.64%	6.71%
>30,000 - 40,000	12,049,377.88	6,888,941.72	13.13%	8.95%	207	115	8.44%	3.57%
>40,000 - 50,000	7,626,516.40	4,058,150.02	8.31%	5.27%	103	54	4.20%	1.68%
>50,000	13,464,118.87	5,415,571.17	14.67%	7.04%	144	59	5.87%	1.83%
Total	91,786,503.57	76,957,248.47	100.00%	100.00%	2,452	3,220	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	183,531.10	272,840.30	0.40%	0.80%	456,371.40	0.57%	
>1,000 - 5,000	842,405.60	2,848,481.30	1.82%	8.34%	3,690,886.90	4.60%	
>5,000 - 10,000	2,889,926.60	5,928,008.00	6.26%	17.37%	8,817,934.60	10.98%	
>10,000 - 20,000	10,281,087.10	9,950,003.25	22.27%	29.15%	20,231,090.35	25.19%	
>20,000 - 30,000	11,204,360.65	5,237,261.75	24.27%	15.34%	16,441,622.40	20.47%	
>30,000 - 40,000	7,200,482.60	3,897,232.10	15.60%	11.42%	11,097,714.70	13.82%	
>40,000 - 50,000	4,533,202.10	2,403,899.65	9.82%	7.04%	6,937,101.75	8.64%	
>50,000	9,036,436.35	3,598,612.15	19.57%	10.54%	12,635,048.50	15.73%	
Total	46,171,432.10	34,136,338.50	100.00%	100.00%	80,307,770.60	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	6,176,845.24	4,810,630.96	5.01%	10.57%	442	233	10.22%	17.31%
>1,000 - 5,000	10,750,654.75	4,615,233.09	8.72%	10.14%	822	272	19.00%	20.21%
>5,000 - 10,000	18,351,658.66	5,207,911.46	14.89%	11.44%	930	222	21.50%	16.49%
>10,000 - 20,000	31,192,085.87	9,136,206.52	25.31%	20.07%	1,114	282	25.75%	20.95%
>20,000 - 30,000	22,818,384.59	6,181,464.84	18.52%	13.58%	540	133	12.48%	9.88%
>30,000 - 40,000	13,480,581.92	5,457,737.68	10.94%	11.99%	232	90	5.36%	6.69%
>40,000 - 50,000	7,493,294.22	4,191,372.20	6.08%	9.21%	106	51	2.45%	3.79%
>50,000	12,958,182.84	5,921,507.20	10.52%	13.01%	140	63	3.24%	4.68%
Total	123,221,688.09	45,522,063.95	100.00%	100.00%	4,326	1,346	100.00%	100.00%

Residual Value - Residual Value (Private versus Commercial)							
Residual Value - Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)	
	CHF	CHF			CHF		
>0 - 1,000	290,068.85	166,302.55	0.48%	0.85%	456,371.40	0.57%	
>1,000 - 5,000	2,750,333.95	940,552.95	4.53%	4.81%	3,690,886.90	4.60%	
>5,000 - 10,000	7,081,195.90	1,736,738.70	11.65%	8.89%	8,817,934.60	10.98%	
>10,000 - 20,000	16,092,063.70	4,139,026.65	26.48%	21.19%	20,231,090.35	25.19%	
>20,000 - 30,000	13,142,945.05	3,298,677.35	21.63%	16.89%	16,441,622.40	20.47%	
>30,000 - 40,000	8,047,531.80	3,050,182.90	13.24%	15.61%	11,097,714.70	13.82%	
>40,000 - 50,000	4,666,021.75	2,271,080.00	7.68%	11.63%	6,937,101.75	8.64%	
>50,000	8,703,694.60	3,931,353.90	14.32%	20.13%	12,635,048.50	15.73%	
Total	60,773,855.60	19,533,915.00	100.00%	100.00%	80,307,770.60	100.00%	



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Current period : 01/07/2024 to 31/07/2024
 Previous period : 01/06/2024 to 30/06/2024

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	8,999.30	3,106.75	0.01%	0.00%	2	0.04%
13 - 24 months	2,680,474.96	1,274,677.25	1.59%	1.59%	257	4.53%
25 - 36 months	18,676,610.59	10,505,430.60	11.07%	13.08%	768	13.54%
37 - 48 months	76,964,259.99	37,434,403.60	45.61%	46.61%	2,591	45.68%
49 - 60 months	70,413,407.20	31,090,152.40	41.73%	38.71%	2,054	36.21%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	7,854,855.35	1,966,609.90	4.65%	2.45%	273	4.81%
7 - 12	16,001,282.07	4,420,052.10	9.48%	5.50%	592	10.44%
13 - 18	90,704,704.27	43,787,120.20	53.75%	54.52%	3,023	53.30%
19 - 24	41,415,686.56	22,939,214.15	24.54%	28.56%	1,237.00	21.81%
25 - 36	12,767,223.79	7,194,774.25	7.57%	8.96%	547.00	9.64%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	100.00%



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

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	348,274.59	282,353.35	0.21%	0.35%	511	8.97%	
2025	10,557,657.85	6,660,634.60	6.26%	8.29%	1,506	26.43%	
2026	42,383,053.00	23,211,281.15	25.12%	28.90%	2,443	42.87%	
2027	76,758,231.64	35,756,053.10	45.49%	44.52%	1,084	19.02%	
2028	35,905,871.28	13,610,257.25	21.28%	16.95%	77	1.35%	
2029	2,790,663.68	787,191.15	1.65%	0.98%	77	1.35%	
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,698	100.00%	

Lease Agreement interest rate - Actual							
Interest	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements	
	CHF	CHF			#		
0.00% - 1.00%	-	-	0.00%	0.00%	-	0.00%	
1.01% - 2.00%	11,154,588.22	7,125,732.90	6.61%	8.87%	295	5.20%	
2.01% - 3.00%	29,568,333.81	14,214,823.70	17.52%	17.70%	1,000	17.63%	
3.01% - 4.00%	26,508,976.02	14,177,514.15	15.71%	17.65%	625	11.02%	
4.01% - 5.00%	20,570,337.93	11,027,400.00	12.19%	13.73%	430	7.58%	
5.01% - 6.00%	51,532,096.91	22,913,911.75	30.54%	28.53%	1,884	33.22%	
> 6.00%	29,409,419.15	10,848,388.10	17.43%	13.51%	1,438	25.35%	
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	52,113,281.27	28,457,420.60	30.88%	35.44%	824	14.53%
FORD	31,223,446.11	12,752,206.20	18.50%	15.88%	1,502	26.48%
VOLVO	30,892,599.15	15,204,127.40	18.31%	18.93%	883	15.57%
MERCEDES-BENZ	9,094,500.41	3,791,999.65	5.39%	4.72%	342	6.03%
MAZDA	8,542,436.81	4,507,780.55	5.06%	5.61%	411	7.25%
AUDI	7,379,690.16	3,408,142.95	4.37%	4.24%	274	4.83%
VW	6,027,175.22	2,526,392.40	3.57%	3.15%	299	5.27%
BMW	5,300,024.27	2,402,866.45	3.14%	2.99%	211	3.72%
SKODA	2,450,919.01	1,159,643.00	1.45%	1.44%	116	2.05%
LAND ROVER	1,463,702.50	564,613.20	0.87%	0.70%	46	0.81%
FIAT	1,123,710.76	418,809.30	0.67%	0.52%	76	1.34%
HYUNDAI	1,088,764.58	419,628.30	0.65%	0.52%	51	0.90%
ALFA ROMEO	1,084,627.39	507,257.00	0.64%	0.63%	40	0.71%
CUPRA	1,077,672.74	465,185.45	0.64%	0.58%	44	0.78%
SEAT	993,640.53	402,391.95	0.59%	0.50%	60	1.06%
RENAULT	982,700.69	308,223.80	0.58%	0.38%	57	1.00%
PEUGEOT	904,189.52	305,681.85	0.54%	0.38%	54	0.95%
JEEP	865,475.81	339,305.25	0.51%	0.42%	42	0.74%
HARLEY-DAVIDSON	808,703.45	418,198.80	0.48%	0.52%	59	1.04%
TOYOTA	591,509.76	202,594.75	0.35%	0.25%	33	0.58%
Other	4,734,981.90	1,745,301.75	2.81%	2.17%	248	4.37%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	100.00%



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Stratification tables

Other stratification tables (continued)

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	24,279,801.68	11,813,255.25	14.39%	14.71%	775	13.66%
VD	21,697,411.22	9,849,900.05	12.86%	12.27%	715	12.61%
BE	15,058,419.20	6,954,462.20	8.92%	8.66%	570	10.05%
AG	14,104,551.65	6,558,077.75	8.36%	8.17%	539	9.50%
TI	12,357,633.89	6,477,542.35	7.32%	8.07%	379	6.68%
GE	9,683,296.70	4,704,876.35	5.74%	5.86%	270	4.76%
VS	9,232,171.72	4,080,558.85	5.47%	5.08%	348	6.14%
FR	7,961,209.57	3,788,401.30	4.72%	4.72%	283	4.99%
SG	7,506,081.21	3,342,815.80	4.45%	4.16%	261	4.60%
LU	6,815,280.36	3,301,867.90	4.04%	4.11%	237	4.18%
TG	6,318,064.72	3,032,646.35	3.74%	3.78%	231	4.07%
ZG	5,825,506.30	3,106,894.40	3.45%	3.87%	127	2.24%
SO	5,268,076.11	2,529,692.95	3.12%	3.15%	197	3.47%
BL	4,933,139.16	2,398,605.75	2.92%	2.99%	169	2.98%
SZ	3,858,848.44	1,806,025.65	2.29%	2.25%	103	1.82%
NE	3,691,596.83	1,707,695.80	2.19%	2.13%	126	2.22%
GR	2,219,716.46	1,058,789.05	1.32%	1.32%	68	1.20%
BS	1,903,872.71	985,174.70	1.13%	1.23%	57	1.00%
JU	1,555,314.91	654,871.90	0.92%	0.82%	69	1.22%
SH	1,452,803.97	681,779.15	0.86%	0.85%	42	0.74%
NW	788,133.90	403,074.00	0.47%	0.50%	23	0.41%
GL	703,683.20	358,149.70	0.42%	0.45%	29	0.51%
AR	474,466.13	216,767.65	0.28%	0.27%	21	0.37%
OW	430,799.84	199,678.15	0.26%	0.25%	14	0.25%
UR	348,543.66	168,374.70	0.21%	0.21%	11	0.19%
AI	248,364.11	112,008.30	0.15%	0.14%	6	0.11%
OT	26,964.39	15,784.60	0.02%	0.02%	2	0.04%
Total	168,743,752.04	80,307,770.60	100.00%	100.00%	5,672	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	225,714.01	146,703.80	0.13%	0.18%	2	0.04%
Customer 2	220,713.02	70,566.40	0.13%	0.09%	2	0.04%
Customer 3	180,703.24	87,216.40	0.11%	0.11%	5	0.09%
Customer 4	179,097.06	103,992.55	0.11%	0.13%	2	0.04%
Customer 5	153,771.84	101,207.05	0.09%	0.13%	2	0.04%
Customer 6	143,452.36	1,392.75	0.09%	0.00%	1	0.02%
Customer 7	137,289.17	57,753.00	0.08%	0.07%	2	0.04%
Customer 8	135,626.90	95,636.05	0.08%	0.12%	1	0.02%
Customer 9	134,228.80	91,863.95	0.08%	0.11%	1	0.02%
Customer 10	133,706.85	60,352.85	0.08%	0.08%	1	0.02%
Customer 11	131,943.59	88,152.25	0.08%	0.11%	1	0.02%
Customer 12	131,684.38	93,216.15	0.08%	0.12%	1	0.02%
Customer 13	131,630.19	52,796.95	0.08%	0.07%	1	0.02%
Customer 14	131,503.67	41,628.10	0.08%	0.05%	1	0.02%
Customer 15	130,458.78	51,067.80	0.08%	0.06%	1	0.02%
Customer 16	130,204.53	40,987.95	0.08%	0.05%	1	0.02%
Customer 17	129,301.01	90,065.00	0.08%	0.11%	1	0.02%
Customer 18	129,158.56	66,172.70	0.08%	0.08%	1	0.02%
Customer 19	128,141.58	71,169.90	0.08%	0.09%	1	0.02%
Customer 20	126,669.85	46,253.45	0.08%	0.06%	1	0.02%
Total	2,944,999.39	1,458,195.05	1.75%	1.82%	29	0.51%

Top 20 Dealers						
Dealers	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Dealer 1	7,710,917.85	4,291,656.75	4.57%	5.34%	116	2.05%
Dealer 2	7,231,760.36	4,000,232.80	4.29%	4.98%	115	2.03%
Dealer 3	4,674,420.45	2,667,668.30	2.77%	3.32%	75	1.32%
Dealer 4	5,466,961.01	2,535,718.85	3.24%	3.16%	75	1.32%
Dealer 5	4,124,677.46	2,475,189.45	2.44%	3.08%	65	1.15%
Dealer 6	3,655,833.23	2,215,853.90	2.17%	2.76%	60	1.06%
Dealer 7	2,622,154.98	1,481,201.45	1.55%	1.84%	42	0.74%
Dealer 8	2,761,068.02	1,476,129.30	1.64%	1.84%	47	0.83%
Dealer 9	2,492,681.77	1,312,971.35	1.48%	1.63%	42	0.74%
Dealer 10	2,073,241.40	1,196,613.20	1.23%	1.49%	26	0.46%
Dealer 11	1,704,745.80	1,096,132.95	1.01%	1.36%	29	0.51%
Dealer 12	3,680,026.89	1,027,852.85	2.18%	1.28%	155	2.73%
Dealer 13	1,612,231.32	989,177.55	0.96%	1.23%	27	0.48%
Dealer 14	2,197,028.34	876,200.05	1.30%	1.09%	32	0.56%
Dealer 15	1,236,316.90	645,389.25	0.73%	0.80%	43	0.76%
Dealer 16	1,127,505.23	608,596.65	0.67%	0.76%	39	0.69%
Dealer 17	1,045,873.40	608,571.95	0.62%	0.76%	26	0.46%
Dealer 18	1,278,624.42	604,309.20	0.76%	0.75%	23	0.41%
Dealer 19	1,179,302.93	572,524.75	0.70%	0.71%	31	0.55%
Dealer 20	1,123,316.18	566,113.65	0.67%	0.70%	37	0.65%
Total	58,998,687.94	31,248,104.20	34.96%	38.91%	1,105	19.48%



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Contact information

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