



Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 AG

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

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

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Auto lease-now 2023-1 AG

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

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

Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	Auto lease-now 2023-1 AG
Issuer:	Auto lease-now 2023-1 AG Neugasse 18 8810 Horgen Switzerland
Originator:	BANK-now AG Neugasse 18 8810 Horgen Switzerland
Servicer:	BANK-now AG Neugasse 18 8810 Horgen Switzerland
Cash Manager:	Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland

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	UBS Switzerland AG	Private	Private	Private	Private	F1	A	F1	A				



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Current period : 01/09/2024 to 30/09/2024
Previous period : 01/08/2024 to 31/08/2024

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	01/09/2024 to 30/09/2024
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/10/2024
Monthly Payment Date	23/10/2024
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	30/09/2024

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	-	3,734,281.25	4,267,750.00
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	-	11,685.42	82,412.30
Subordinated Loan Ledger	-	448,640.96	385,971.95
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	743,025.83	765,843.83

Tranche information at calculation date

Description	Outcome
	<i>CHF</i>
Interest accrued since inception	9,068,968.75
Interest paid since inception	4,801,218.75
Interest accrued since last Interest Payment Date	4,267,750.00
Redemption	-
Interest shortfall	-
Annual interest amount	6,401,625.00

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%	44.98%	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%	22.41%	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%	7.32%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.28%	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%	48.36%	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%	0.08%	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%	1.00%	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%	1.35%	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%	29.87%	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%	0.50%	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%	0.46%	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>	448,640.96
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	8,234,287.75
(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 **12,407,793.31**

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 **12,407,793.31**



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		12,407,793.31
	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;	-	12,407,793.31
(b)	<i>Second</i> , to pay;		
	<i>(i)</i> if such Monthly Payment Date occurs prior to a VAT Trigger Event, an amount up to the VAT Output Reimbursement to the Services; or	(644,043.80)	11,763,749.51
	<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;	-	11,763,749.51
(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)	11,762,758.59
(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)	11,758,885.01
(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)	11,225,416.26
(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;	(3,724,864.58)	7,500,551.68
(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;	(6,864,579.71)	635,971.97
(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;	-	635,971.97
(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	(250,000.00)	385,971.97
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	385,971.97



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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		266,033,555.12	266,050,070.24
Outstanding balance at end of period before repurchases / replenishment	-	259,124,850.57	259,185,490.53
(-) Repurchases	-	-	-
(+) Replenishments	-	6,925,219.67	6,793,852.83
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,050,070.24	265,979,343.36

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		738,085.73	743,025.83
(-) Movements in period	-	(15,759.90)	(8,900.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	722,325.83	734,125.83
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	20,700.00	31,718.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	743,025.83	765,843.83

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	258,024,047.98	258,000,753.32
Delinquent contracts (> 30 days)	-	1,100,802.59	1,184,737.21
Total contracts - amount	-	259,124,850.57	259,185,490.53

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	11,650	11,651
Delinquent contracts (> 30 days)	-	49	113
Total contracts - number	-	11,699	11,764

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	123,660.90	219,438.89
Total Assets	-	123,660.90	219,438.89

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		1,836,246.76	0.50%
Total Assets	-	1,836,246.76	0.50%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	52,501.85	-
Total Assets	-	52,501.85	-

Cumulative		Amount	Percentage
		CHF	
Recoveries		329,753.45	18%
Total Assets	-	329,753.45	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		254,992,971.41	98.38%	11,536	98.06%
1 day	30 Days	3,007,781.91	1.16%	115	0.98%
31 days	60 Days	785,155.95	0.30%	41	0.35%
61 days	90 Days	399,581.26	0.15%	72	0.61%
Total		259,185,490.53	100.00%	11,764	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%
Period 14	353,262,948.94	1,493,146.97	277,251.60	0.42%	19%
Period 15	361,961,874.36	1,616,807.87	329,753.45	0.45%	20%
Period 16	368,887,094.03	1,836,246.76	329,753.45	0.50%	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	206,360,778.32	103,338,304.05	77.59%	80.33%	9,430	78.59%
Commercial	59,618,565.04	25,297,479.65	22.41%	19.67%	2,569	21.41%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	179,089,148.77	90,016,013.45	67.33%	69.98%	8,679	72.33%
Non-CCA	86,890,194.59	38,619,770.25	32.67%	30.02%	3,320	27.67%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	146,351,602.68	73,925,507.75	55.02%	57.47%	5,571	46.43%
Used	119,627,740.68	54,710,275.95	44.98%	42.53%	6,428	53.57%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	106,208,151.43	56,816,329.50	39.93%	44.17%	4,003	33.36%
Used	100,152,626.89	46,521,974.55	37.65%	36.17%	5,427	45.23%
Total	206,360,778.32	103,338,304.05	77.59%	80.33%	9,430	78.59%

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	40,143,451.25	17,109,178.25	15.09%	13.30%	1,568	13.07%
Used	19,475,113.79	8,188,301.40	7.32%	6.37%	1,001	8.34%
Total	59,618,565.04	25,297,479.65	22.41%	19.67%	2,569	21.41%

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	221,975,017.22	111,831,021.15	83.46%	86.94%	9,827	81.90%
Light commercial vehicle	42,335,855.28	15,999,405.30	15.92%	12.44%	2,043	17.03%
Motorbike	1,668,470.86	805,357.25	0.63%	0.63%	129	1.08%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	30,574,655.28	11,665,046.00	11.50%	9.07%	3,232	26.94%
>20,000 - 30,000	63,518,310.71	28,573,176.60	23.88%	22.21%	3,636	30.30%
>30,000 - 40,000	62,111,624.64	30,324,671.75	23.35%	23.57%	2,465	20.54%
>40,000 - 50,000	44,090,934.19	22,519,189.40	16.58%	17.51%	1,335	11.13%
>50,000 - 75,000	50,355,938.73	27,272,446.15	18.93%	21.20%	1,117	9.31%
>75,000 - 100,000	10,953,949.54	5,904,561.35	4.12%	4.59%	170	1.42%
>100,000 - 150,000	3,416,263.62	1,894,101.90	1.28%	1.47%	37	0.31%
>150,000	957,666.65	482,590.55	0.36%	0.38%	7	0.06%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	8,051,133.15	22,523,522.13	5.50%	18.83%	735	2,497	13.19%	38.85%
>20,000 - 30,000	29,348,781.32	34,169,529.39	20.05%	28.56%	1,666	1,970	29.90%	30.65%
>30,000 - 40,000	33,899,854.36	28,211,770.28	23.16%	23.58%	1,350	1,115	24.23%	17.35%
>40,000 - 50,000	28,337,766.76	15,753,167.43	19.36%	13.17%	859	476	15.42%	7.41%
>50,000 - 75,000	37,409,459.46	12,946,479.27	25.56%	10.82%	828	289	14.86%	4.50%
>75,000 - 100,000	7,455,263.85	3,498,685.69	5.09%	2.92%	115	55	2.06%	0.86%
>100,000 - 150,000	1,374,368.02	2,041,895.60	0.94%	1.71%	15	22	0.27%	0.34%
>150,000	474,975.76	482,690.89	0.32%	0.40%	3	4	0.05%	0.06%
Total	146,351,602.68	119,627,740.68	100.00%	100.00%	5,571	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	3,411,441.40	8,253,604.60	4.61%	15.09%	11,665,046.00	9.07%	
>20,000 - 30,000	13,695,979.45	14,877,197.15	18.53%	27.19%	28,573,176.60	22.21%	
>30,000 - 40,000	17,097,946.20	13,226,725.55	23.13%	24.18%	30,324,671.75	23.57%	
>40,000 - 50,000	14,592,246.50	7,926,942.90	19.74%	14.49%	22,519,189.40	17.51%	
>50,000 - 75,000	20,311,530.90	6,960,915.25	27.48%	12.72%	27,272,446.15	21.20%	
>75,000 - 100,000	3,879,853.75	2,024,707.60	5.25%	3.70%	5,904,561.35	4.59%	
>100,000 - 150,000	736,184.55	1,157,917.35	1.00%	2.12%	1,894,101.90	1.47%	
>150,000	200,325.00	282,265.55	0.27%	0.52%	482,590.55	0.38%	
Total	73,925,507.75	54,710,275.95	100.00%	100.00%	128,635,783.70	100.00%	



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

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	25,629,223.78	4,945,431.50	12.42%	8.30%	2,673	559	28.35%	21.76%
>20,000 - 30,000	51,831,866.54	11,686,444.17	25.12%	19.60%	2,924	712	31.01%	27.72%
>30,000 - 40,000	48,309,989.81	13,801,634.83	23.41%	23.15%	1,881	584	19.95%	22.73%
>40,000 - 50,000	34,348,474.89	9,742,459.30	16.64%	16.34%	1,020	315	10.82%	12.26%
>50,000 - 75,000	36,809,313.99	13,546,624.74	17.84%	22.72%	801	316	8.49%	12.30%
>75,000 - 100,000	6,864,081.74	4,089,867.80	3.33%	6.86%	105	65	1.11%	2.53%
>100,000 - 150,000	2,021,236.76	1,395,026.86	0.98%	2.34%	22	15	0.23%	0.58%
>150,000	546,590.81	411,075.84	0.26%	0.69%	4	3	0.04%	0.12%
Total	206,360,778.32	59,618,565.04	100.00%	100.00%	9,430	2,569	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	9,981,214.80	1,683,831.20	9.66%	6.66%	11,665,046.00	9.07%
>20,000 - 30,000	24,260,920.95	4,312,255.65	23.48%	17.05%	28,573,176.60	22.21%
>30,000 - 40,000	24,907,545.60	5,417,126.15	24.10%	21.41%	30,324,671.75	23.57%
>40,000 - 50,000	18,373,310.55	4,145,878.85	17.78%	16.39%	22,519,189.40	17.51%
>50,000 - 75,000	20,747,527.55	6,524,918.60	20.08%	25.79%	27,272,446.15	21.20%
>75,000 - 100,000	3,637,542.50	2,267,018.85	3.52%	8.96%	5,904,561.35	4.59%
>100,000 - 150,000	1,138,923.60	755,178.30	1.10%	2.99%	1,894,101.90	1.47%
>150,000	291,318.50	191,272.05	0.28%	0.76%	482,590.55	0.38%
Total	103,338,304.05	25,297,479.65	100.00%	100.00%	128,635,783.70	100.00%



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

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	12,154,504.88	4,435,775.25	4.57%	3.45%	1,881	15.68%
>10,000 - 20,000	65,094,252.33	27,646,277.80	24.47%	21.49%	4,330	36.09%
>20,000 - 30,000	76,706,911.52	37,197,803.05	28.84%	28.92%	3,130	26.09%
>30,000 - 40,000	50,343,639.64	26,060,623.40	18.93%	20.26%	1,466	12.22%
>40,000 - 50,000	32,002,521.03	17,376,662.10	12.03%	13.51%	721	6.01%
>50,000 - 75,000	23,776,271.80	12,801,248.00	8.94%	9.95%	408	3.40%
>75,000 - 100,000	3,961,005.08	2,024,479.80	1.49%	1.57%	47	0.39%
>100,000 - 150,000	1,582,049.53	952,710.00	0.59%	0.74%	14	0.12%
>150,000	358,187.55	140,204.30	0.13%	0.11%	2	0.02%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	2,561,445.19	9,593,059.69	1.75%	8.02%	367	1,514	6.59%	23.55%
>10,000 - 20,000	27,062,584.75	38,031,667.58	18.49%	31.79%	1,749	2,581	31.39%	40.15%
>20,000 - 30,000	41,099,455.86	35,607,455.66	28.08%	29.77%	1,672	1,458	30.01%	22.68%
>30,000 - 40,000	32,311,967.41	18,031,672.23	22.08%	15.07%	936	530	16.80%	8.25%
>40,000 - 50,000	22,881,210.58	9,121,310.45	15.63%	7.62%	514	207	9.23%	3.22%
>50,000 - 75,000	17,455,029.53	6,321,242.27	11.93%	5.28%	301	107	5.40%	1.66%
>75,000 - 100,000	1,972,850.52	1,988,154.56	1.35%	1.66%	24	23	0.43%	0.36%
>100,000 - 150,000	648,871.29	933,178.24	0.44%	0.78%	6	8	0.11%	0.12%
>150,000	358,187.55	-	0.24%	0.00%	2	-	0.04%	0.00%
Total	146,351,602.68	119,627,740.68	100.00%	100.00%	5,571	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	1,082,021.40	3,353,753.85	1.46%	6.13%	4,435,775.25	3.45%
>10,000 - 20,000	12,057,001.15	15,589,276.65	16.31%	28.49%	27,646,277.80	21.49%
>20,000 - 30,000	20,506,284.55	16,691,518.50	27.74%	30.51%	37,197,803.05	28.92%
>30,000 - 40,000	17,174,864.95	8,885,758.45	23.23%	16.24%	26,060,623.40	20.26%
>40,000 - 50,000	12,431,210.35	4,945,451.75	16.82%	9.04%	17,376,662.10	13.51%
>50,000 - 75,000	9,266,180.70	3,535,067.30	12.53%	6.46%	12,801,248.00	9.95%
>75,000 - 100,000	898,595.75	1,125,884.05	1.22%	2.06%	2,024,479.80	1.57%
>100,000 - 150,000	369,144.60	583,565.40	0.50%	1.07%	952,710.00	0.74%
>150,000	140,204.30	-	0.19%	0.00%	140,204.30	0.11%
Total	73,925,507.75	54,710,275.95	100.00%	100.00%	128,635,783.70	100.00%



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

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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	9,654,275.46	2,500,229.42	4.68%	4.19%	1,479	402	15.68%	15.65%
>10,000 - 20,000	51,901,987.02	13,192,265.31	25.15%	22.13%	3,454	876	36.63%	34.10%
>20,000 - 30,000	60,723,165.30	15,983,746.22	29.43%	26.81%	2,476	654	26.26%	25.46%
>30,000 - 40,000	38,715,730.21	11,627,909.43	18.76%	19.50%	1,130	336	11.98%	13.08%
>40,000 - 50,000	24,712,674.21	7,289,846.82	11.98%	12.23%	557	164	5.91%	6.38%
>50,000 - 75,000	17,117,847.35	6,658,424.45	8.30%	11.17%	296	112	3.14%	4.36%
>75,000 - 100,000	2,436,881.52	1,524,123.56	1.18%	2.56%	29	18	0.31%	0.70%
>100,000 - 150,000	901,213.83	680,835.70	0.44%	1.14%	8	6	0.08%	0.23%
>150,000	197,003.42	161,184.13	0.10%	0.27%	1	1	0.01%	0.04%
Total	206,360,778.32	59,618,565.04	100.00%	100.00%	9,430	2,569	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	3,570,104.25	865,671.00	3.45%	3.42%	4,435,775.25	3.45%
>10,000 - 20,000	23,141,690.35	4,504,587.45	22.39%	17.81%	27,646,277.80	21.49%
>20,000 - 30,000	30,863,185.35	6,334,617.70	29.87%	25.04%	37,197,803.05	28.92%
>30,000 - 40,000	20,796,501.40	5,264,122.00	20.12%	20.81%	26,060,623.40	20.26%
>40,000 - 50,000	13,771,111.00	3,605,551.10	13.33%	14.25%	17,376,662.10	13.51%
>50,000 - 75,000	9,384,550.10	3,416,697.90	9.08%	13.51%	12,801,248.00	9.95%
>75,000 - 100,000	1,208,033.75	816,446.05	1.17%	3.23%	2,024,479.80	1.57%
>100,000 - 150,000	533,489.95	419,220.05	0.52%	1.66%	952,710.00	0.74%
>150,000	69,637.90	70,566.40	0.07%	0.28%	140,204.30	0.11%
Total	103,338,304.05	25,297,479.65	100.00%	100.00%	128,635,783.70	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	18,740,289.88	983,864.65	7.05%	0.76%	1,507	12.56%
>1,000 - 5,000	32,868,697.07	9,000,514.95	12.36%	7.00%	2,609	21.74%
>5,000 - 10,000	51,351,072.43	21,656,680.05	19.31%	16.84%	2,807	23.39%
>10,000 - 20,000	87,157,104.85	48,088,558.85	32.77%	37.38%	3,338	27.82%
>20,000 - 30,000	47,316,763.32	29,716,294.40	17.79%	23.10%	1,235	10.29%
>30,000 - 40,000	19,180,934.82	12,864,247.95	7.21%	10.00%	376	3.13%
>40,000 - 50,000	5,383,803.82	3,729,018.25	2.02%	2.90%	85	0.71%
>50,000	3,980,677.17	2,596,604.60	1.50%	2.02%	42	0.35%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	10,970,882.17	7,769,407.71	7.50%	6.49%	630	877	11.31%	13.64%
>1,000 - 5,000	10,819,867.93	22,048,829.14	7.39%	18.43%	704	1,905	12.64%	29.64%
>5,000 - 10,000	21,481,259.79	29,869,812.64	14.68%	24.97%	1,123	1,684	20.16%	26.20%
>10,000 - 20,000	49,936,679.37	37,220,425.48	34.12%	31.11%	1,882	1,456	33.78%	22.65%
>20,000 - 30,000	33,538,291.28	13,778,472.04	22.92%	11.52%	872	363	15.65%	5.65%
>30,000 - 40,000	14,186,622.21	4,994,312.61	9.69%	4.17%	283	93	5.08%	1.45%
>40,000 - 50,000	3,894,690.26	1,489,113.56	2.66%	1.24%	62	23	1.11%	0.36%
>50,000	1,523,309.67	2,457,367.50	1.04%	2.05%	15	27	0.27%	0.42%
Total	146,351,602.68	119,627,740.68	100.00%	100.00%	5,571	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	462,681.50	521,183.15	0.63%	0.95%	983,864.65	0.76%	
>1,000 - 5,000	2,701,860.85	6,298,654.10	3.65%	11.51%	9,000,514.95	7.00%	
>5,000 - 10,000	8,825,963.40	12,830,716.65	11.94%	23.45%	21,656,680.05	16.84%	
>10,000 - 20,000	27,537,579.85	20,550,979.00	37.25%	37.56%	48,088,558.85	37.38%	
>20,000 - 30,000	21,061,047.25	8,655,247.15	28.49%	15.82%	29,716,294.40	23.10%	
>30,000 - 40,000	9,714,234.15	3,150,013.80	13.14%	5.76%	12,864,247.95	10.00%	
>40,000 - 50,000	2,712,397.85	1,016,620.40	3.67%	1.86%	3,729,018.25	2.90%	
>50,000	909,742.90	1,686,861.70	1.23%	3.08%	2,596,604.60	2.02%	
Total	73,925,507.75	54,710,275.95	100.00%	100.00%	128,635,783.70	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	10,805,254.84	7,935,035.04	5.24%	13.31%	967	540	10.25%	21.02%
>1,000 - 5,000	24,162,308.11	8,706,388.96	11.71%	14.60%	2,008	601	21.29%	23.39%
>5,000 - 10,000	41,692,700.83	9,658,371.60	20.20%	16.20%	2,320	487	24.60%	18.96%
>10,000 - 20,000	70,614,561.92	16,542,542.93	34.22%	27.75%	2,747	591	29.13%	23.01%
>20,000 - 30,000	37,771,552.23	9,545,211.09	18.30%	16.01%	1,002	233	10.63%	9.07%
>30,000 - 40,000	15,186,924.30	3,994,010.52	7.36%	6.70%	301	75	3.19%	2.92%
>40,000 - 50,000	3,934,881.89	1,448,921.93	1.91%	2.43%	62	23	0.66%	0.90%
>50,000	2,192,594.20	1,788,082.97	1.06%	3.00%	23	19	0.24%	0.74%
Total	206,360,778.32	59,618,565.04	100.00%	100.00%	9,430	2,569	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	612,272.75	371,591.90	0.59%	1.47%	983,864.65	0.76%	
>1,000 - 5,000	6,841,798.90	2,158,716.05	6.62%	8.53%	9,000,514.95	7.00%	
>5,000 - 10,000	17,822,912.55	3,833,767.50	17.25%	15.15%	21,656,680.05	16.84%	
>10,000 - 20,000	39,597,730.05	8,490,828.80	38.32%	33.56%	48,088,558.85	37.38%	
>20,000 - 30,000	24,096,711.75	5,619,582.65	23.32%	22.21%	29,716,294.40	23.10%	
>30,000 - 40,000	10,239,558.20	2,624,689.75	9.91%	10.38%	12,864,247.95	10.00%	
>40,000 - 50,000	2,712,340.25	1,016,678.00	2.62%	4.02%	3,729,018.25	2.90%	
>50,000	1,414,979.60	1,181,625.00	1.37%	4.67%	2,596,604.60	2.02%	
Total	103,338,304.05	25,297,479.65	100.00%	100.00%	128,635,783.70	100.00%	



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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	24,310.86	12,170.50	0.01%	0.01%	6	0.05%
13 - 24 months	2,785,119.60	1,303,638.45	1.05%	1.01%	370	3.08%
25 - 36 months	19,572,609.30	10,498,889.90	7.36%	8.16%	1,477	12.31%
37 - 48 months	129,472,689.41	66,276,728.40	48.68%	51.52%	6,073	50.61%
49 - 60 months	114,124,614.19	50,544,356.45	42.91%	39.29%	4,073	33.94%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	12,236,487.71	3,243,121.35	4.60%	2.52%	447	3.73%
7 - 12	21,096,617.14	5,967,305.75	7.93%	4.64%	866	7.22%
13 - 18	37,697,256.33	13,574,523.60	14.17%	10.55%	1,669	13.91%
19 - 24	115,986,764.44	60,931,868.65	43.61%	47.37%	4,977.00	41.48%
25 - 36	78,962,217.74	44,918,964.35	29.69%	34.92%	4,040.00	33.67%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	100.00%



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Stratification tables

Contract end year - Actual						
End year	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
2024	864,432.59	796,608.05	0.32%	0.62%	172	1.43%
2025	16,295,447.85	10,070,632.45	6.13%	7.83%	1,348	11.23%
2026	105,340,119.59	59,783,897.35	39.60%	46.48%	5,023	41.86%
2027	94,655,740.10	41,760,258.60	35.59%	32.46%	3,783	31.53%
2028	42,325,166.93	14,386,941.25	15.91%	11.18%	1,476	12.30%
2029	6,498,436.30	1,837,446.00	2.44%	1.43%	197	1.64%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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%	23,652,814.18	14,421,122.65	8.89%	11.21%	1,000	8.33%
2.01% - 3.00%	69,094,166.72	34,917,512.80	25.98%	27.14%	2,750	22.92%
3.01% - 4.00%	36,154,181.20	18,983,929.20	13.59%	14.76%	1,350	11.25%
4.01% - 5.00%	18,463,295.75	9,159,906.45	6.94%	7.12%	728	6.07%
5.01% - 6.00%	74,592,220.48	34,901,195.70	28.04%	27.13%	3,886	32.39%
> 6.00%	44,022,665.03	16,252,116.90	16.55%	12.63%	2,285	19.04%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	79,458,451.96	36,964,485.50	29.87%	28.74%	4,208	35.07%
VOLVO	64,218,936.60	33,923,557.40	24.14%	26.37%	1,976	16.47%
MAZDA	24,483,579.77	13,232,042.05	9.21%	10.29%	1,312	10.93%
MERCEDES-BENZ	17,258,606.19	7,830,342.30	6.49%	6.09%	685	5.71%
AUDI	13,485,188.20	6,456,040.30	5.07%	5.02%	532	4.43%
VW	11,652,521.57	5,111,028.30	4.38%	3.97%	602	5.02%
BMW	11,418,005.43	5,534,829.90	4.29%	4.30%	468	3.90%
SKODA	5,063,549.68	2,602,453.20	1.90%	2.02%	249	2.08%
PORSCHE	4,151,960.02	2,273,909.05	1.56%	1.77%	99	0.83%
LAND ROVER	3,457,001.34	1,558,774.65	1.30%	1.21%	106	0.88%
HYUNDAI	2,383,235.51	964,468.25	0.90%	0.75%	125	1.04%
SEAT	2,306,632.31	1,024,595.40	0.87%	0.80%	134	1.12%
PEUGEOT	2,271,240.99	930,343.05	0.85%	0.72%	137	1.14%
JEEP	2,144,571.18	942,920.65	0.81%	0.73%	100	0.83%
CUPRA	2,055,608.85	1,115,246.55	0.77%	0.87%	81	0.68%
FIAT	2,022,865.69	871,555.50	0.76%	0.68%	153	1.28%
TOYOTA	1,635,224.03	583,829.15	0.61%	0.45%	89	0.74%
RENAULT	1,620,905.23	543,048.45	0.61%	0.42%	110	0.92%
HARLEY-DAVIDSON	1,453,050.20	707,988.10	0.55%	0.55%	111	0.93%
ALFA ROMEO	1,440,441.14	664,626.50	0.54%	0.52%	63	0.53%
Other	11,997,767.47	4,799,699.45	4.51%	3.73%	659	5.49%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	33,706,596.52	16,215,275.20	12.67%	12.61%	1,438	11.98%
VD	32,712,028.14	14,937,879.70	12.30%	11.61%	1,560	13.00%
BE	29,277,445.97	14,922,413.10	11.01%	11.60%	1,338	11.15%
AG	25,456,638.26	12,152,790.50	9.57%	9.45%	1,180	9.83%
FR	17,200,404.84	8,173,634.30	6.47%	6.35%	774	6.45%
VS	16,649,528.44	7,836,254.05	6.26%	6.09%	749	6.24%
TI	15,097,813.23	7,782,374.15	5.68%	6.05%	679	5.66%
SG	13,379,896.53	6,508,488.65	5.03%	5.06%	595	4.96%
LU	10,495,956.98	5,221,156.65	3.95%	4.06%	469	3.91%
GE	9,976,786.79	4,702,194.95	3.75%	3.66%	467	3.89%
SO	9,915,114.93	4,742,783.65	3.73%	3.69%	460	3.83%
TG	9,626,473.28	4,620,259.75	3.62%	3.59%	458	3.82%
BL	8,411,567.09	4,102,090.05	3.16%	3.19%	360	3.00%
NE	7,183,981.60	3,445,586.50	2.70%	2.68%	329	2.74%
ZG	4,963,320.45	2,536,376.05	1.87%	1.97%	184	1.53%
SZ	4,262,912.44	2,047,166.40	1.60%	1.59%	182	1.52%
GR	4,037,613.77	1,972,499.15	1.52%	1.53%	160	1.33%
SH	2,923,778.02	1,491,347.15	1.10%	1.16%	124	1.03%
BS	2,906,054.55	1,438,769.75	1.09%	1.12%	124	1.03%
JU	2,881,590.35	1,378,526.70	1.08%	1.07%	147	1.23%
GL	1,048,042.25	463,153.60	0.39%	0.36%	51	0.43%
NW	1,010,681.84	499,713.85	0.38%	0.39%	48	0.40%
AR	983,748.55	488,374.55	0.37%	0.38%	45	0.38%
UR	866,151.81	462,002.30	0.33%	0.36%	37	0.31%
OW	766,142.67	366,181.05	0.29%	0.28%	32	0.27%
AI	181,315.92	90,423.20	0.07%	0.07%	7	0.06%
OT	57,758.14	38,068.75	0.02%	0.03%	2	0.02%
Total	265,979,343.36	128,635,783.70	100.00%	100.00%	11,999	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	215,934.63	3,714.00	0.08%	0.00%	4	0.03%
Customer 2	197,003.42	69,637.90	0.07%	0.05%	1	0.01%
Customer 3	161,184.13	70,566.40	0.06%	0.05%	1	0.01%
Customer 4	152,420.64	41,782.75	0.06%	0.03%	2	0.02%
Customer 5	137,755.62	4,628.80	0.05%	0.00%	3	0.03%
Customer 6	132,907.34	92,850.50	0.05%	0.07%	1	0.01%
Customer 7	132,594.97	75,773.60	0.05%	0.06%	2	0.02%
Customer 8	130,434.51	66,529.25	0.05%	0.05%	6	0.05%
Customer 9	130,029.06	96,564.55	0.05%	0.08%	1	0.01%
Customer 10	129,708.08	56,638.85	0.05%	0.04%	5	0.04%
Customer 11	125,744.19	59,888.55	0.05%	0.05%	3	0.03%
Customer 12	116,788.21	60,120.70	0.04%	0.05%	1	0.01%
Customer 13	116,046.04	83,565.45	0.04%	0.06%	1	0.01%
Customer 14	115,021.81	74,280.40	0.04%	0.06%	1	0.01%
Customer 15	113,174.74	87,279.50	0.04%	0.07%	1	0.01%
Customer 16	113,121.40	51,996.30	0.04%	0.04%	3	0.03%
Customer 17	111,402.55	62,116.95	0.04%	0.05%	3	0.03%
Customer 18	111,047.25	60,470.05	0.04%	0.05%	3	0.03%
Customer 19	110,077.69	57,567.30	0.04%	0.04%	1	0.01%
Customer 20	109,341.81	85,886.70	0.04%	0.07%	1	0.01%
Total	2,661,738.09	1,261,858.50	1.00%	0.98%	44	0.37%

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	2,970,181.70	1,737,749.60	1.12%	1.35%	92	0.77%
Dealer 2	5,644,356.10	1,694,646.10	2.12%	1.32%	256	2.13%
Dealer 3	2,493,208.36	1,461,306.85	0.94%	1.14%	81	0.68%
Dealer 4	2,792,218.70	1,414,477.35	1.05%	1.10%	110	0.92%
Dealer 5	2,348,296.74	1,341,383.15	0.88%	1.04%	74	0.62%
Dealer 6	2,307,123.47	1,236,439.65	0.87%	0.96%	71	0.59%
Dealer 7	2,230,453.69	1,217,279.10	0.84%	0.95%	78	0.65%
Dealer 8	2,229,452.97	1,181,844.65	0.84%	0.92%	113	0.94%
Dealer 9	2,110,138.35	1,168,175.60	0.79%	0.91%	93	0.78%
Dealer 10	1,869,936.41	1,135,491.85	0.70%	0.88%	74	0.62%
Dealer 11	2,879,351.70	1,082,602.35	1.08%	0.84%	138	1.15%
Dealer 12	2,288,362.86	1,078,776.05	0.86%	0.84%	80	0.67%
Dealer 13	1,885,011.60	1,033,759.80	0.71%	0.80%	100	0.83%
Dealer 14	1,835,385.22	1,026,218.60	0.69%	0.80%	58	0.48%
Dealer 15	2,281,647.88	977,243.65	0.86%	0.76%	111	0.93%
Dealer 16	2,093,638.05	918,540.05	0.79%	0.71%	67	0.56%
Dealer 17	1,747,316.35	918,334.70	0.66%	0.71%	82	0.68%
Dealer 18	1,866,353.96	884,668.20	0.70%	0.69%	59	0.49%
Dealer 19	1,489,228.77	856,949.35	0.56%	0.67%	46	0.38%
Dealer 20	1,505,016.61	855,008.35	0.57%	0.66%	77	0.64%
Total	46,866,679.49	23,220,895.00	17.62%	18.05%	1,860	15.50%



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Contact information

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