



Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

Table of contents

	Page
Transaction Parties & Counterparty Credit Ratings	3
Notes Information Report	4
Replenishment Criteria & Performance Triggers	5
Total Available Distribution Amount - Interest	6
Pre-Enforcement Priority Of Payments	7
Pool Information	8
Delinquencies	9
Stratification Tables	10-21
Contact Information	22



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

Parties & Counterparty credit ratings

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

Counterparties credit ratings															
Role		Party		DBRS				Fitch				Moody's			
				Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual
Account bank	Credit Suisse (Schweiz) AG	Private	Private	Private	Private	F1	A	F1	A						



Auto lease-now 2023-1 AG

Current period : 01/01/2024 to 31/01/2024
 Previous period : 01/12/2023 to 31/12/2023

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	01/01/2024 to 31/01/2024
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/02/2024
Monthly Payment Date	23/02/2024
Interest Payment Date	23/02/2024
Next Interest Payment Date	23/02/2024
Interest Calculation Period	23/05/2023 - 23/02/2024
Last day of the Determination Period	31/01/2024

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	-	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	-	29,968.18	9,538.62
Subordinated Loan Ledger	-	960.24	60,065.59
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	584,631.13	604,046.73

Additional Notes Information

Class A Notes	Details
ISIN	CH1255924487
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Original Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Current Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Currency	CHF
Base for Calculation of Interest	30/360, adjusted
Interest Rate of the Notes	2.9775%
Interest Rate Step-up	0.20%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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%	48.14%	PASS
b)	the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 25.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	25%	23.49%	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%	8.15%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.22%	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%	46.28%	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%	0.07%	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%	1.09%	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%	1.37%	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%	29.73%	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%	0.2%	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%	0.0%	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%	0.0%	PASS
(b)	on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.28%	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



Auto lease-now 2023-1 AG

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

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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>	4,267,750.00
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	960.24
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	7,307,998.09
(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

15,301,572.93

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

15,301,572.93



Auto lease-now 2023-1 AG

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

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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		15,301,572.93
	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;	(1,680,426.55)	13,621,146.38
(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	(566,209.25)	13,054,937.13
	<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;	-	13,054,937.13
(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)	13,053,946.21
(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;	(28,616.58)	13,025,329.63
(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;	(3,120,792.20)	9,904,537.43
(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;	(3,724,864.60)	6,179,672.83
(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;	(6,119,607.24)	60,065.59
(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;	-	60,065.59
(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	-	60,065.59
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	60,065.59



Auto lease-now 2023-1 AG

Current period : 01/01/2024 to 31/01/2024
Previous period : 01/12/2023 to 31/12/2023

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		266,034,321.71	266,031,787.48
Outstanding balance at end of period before repurchases / replenishment	-	258,991,882.42	259,912,180.24
(-) Repurchases	-	-	-
(+) Replenishments	-	7,039,905.06	6,140,036.80
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,031,787.48	266,052,217.04

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		568,856.13	584,631.13
(-) Movements in period	-	(6,500.00)	(1,961.40)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	562,356.13	582,669.73
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	22,275.00	21,377.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	584,631.13	604,046.73

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	258,171,301.02	259,188,642.48
Delinquent contracts (> 30 days)	-	820,581.40	723,537.76
Total contracts - amount	-	258,991,882.42	259,912,180.24

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	10,214	10,399
Delinquent contracts (> 30 days)	-	22	29
Total contracts - number	-	10,236	10,428

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	64,407.30	210,109.85
Total Assets	-	64,407.30	210,109.85

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		588,866.49	0.19%
Total Assets	-	588,866.49	0.19%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	-
Total Assets	-	-	-

Cumulative		Amount	Percentage
		CHF	
Recoveries		53,651.15	9%
Total Assets	-	53,651.15	9%



Auto lease-now 2023-1 AG

Current period : 01/01/2024 to 31/01/2024
 Previous period : 01/12/2023 to 31/12/2023

Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		257,268,238.27	98.98%	10,330	99.06%
1 day	30 Days	1,920,404.21	0.74%	69	0.66%
31 days	60 Days	364,464.94	0.14%	15	0.14%
61 days	90 Days	359,072.82	0.14%	14	0.13%
Total		259,912,180.24	100.00%	10,428	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	-	-	-	0.00%	0%
Period 10	-	-	-	0.00%	0%
Period 11	-	-	-	0.00%	0%
Period 12	-	-	-	0.00%	0%



Auto lease-now 2023-1 AG

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

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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	203,550,793.20	98,620,065.60	76.51%	80.10%	8,337	77.98%
Commercial	62,501,423.84	24,498,875.30	23.49%	19.90%	2,354	22.02%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%

Consumer Credit Act						
Consumer Credit Act	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
CCA	178,719,363.36	86,221,274.10	67.17%	70.03%	7,727	72.28%
Non-CCA	87,332,853.68	36,897,666.80	32.83%	29.97%	2,964	27.72%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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	137,984,754.95	68,479,703.45	51.86%	55.62%	4,714	44.09%
Used	128,067,462.09	54,639,237.45	48.14%	44.38%	5,977	55.91%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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	97,164,027.47	52,318,602.85	36.52%	42.49%	3,312	30.98%
Used	106,386,765.73	46,301,462.75	39.99%	37.61%	5,025	47.00%
Total	203,550,793.20	98,620,065.60	76.51%	80.10%	8,337	77.98%

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	40,820,727.48	16,161,100.60	15.34%	13.13%	1,402	13.11%
Used	21,680,696.36	8,337,774.70	8.15%	6.77%	952	8.90%
Total	62,501,423.84	24,498,875.30	23.49%	19.90%	2,354	22.02%

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	225,391,251.19	108,173,868.60	84.72%	87.86%	8,851	82.79%
Light commercial vehicle	38,919,751.25	14,115,165.15	14.63%	11.46%	1,718	16.07%
Motorbike	1,741,214.60	829,907.15	0.65%	0.67%	122	1.14%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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	30,263,186.10	10,594,687.20	11.37%	8.61%	2,823	26.41%
>20,000 - 30,000	62,652,998.28	26,763,351.45	23.55%	21.74%	3,208	30.01%
>30,000 - 40,000	62,232,882.12	29,193,493.50	23.39%	23.71%	2,221	20.77%
>40,000 - 50,000	43,775,722.84	21,713,014.95	16.45%	17.64%	1,202	11.24%
>50,000 - 75,000	51,710,720.08	26,888,932.45	19.44%	21.84%	1,043	9.76%
>75,000 - 100,000	10,787,118.71	5,559,074.05	4.05%	4.52%	151	1.41%
>100,000 - 150,000	3,654,711.61	1,929,367.80	1.37%	1.57%	36	0.34%
>150,000	974,877.30	477,019.50	0.37%	0.39%	7	0.07%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

Stratification tables

New versus Used

Loan size - New versus Used								
Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	7,152,262.17	23,110,923.93	5.18%	18.05%	588	2,235	12.47%	37.39%
>20,000 - 30,000	27,314,288.69	35,338,709.59	19.80%	27.59%	1,398	1,810	29.66%	30.28%
>30,000 - 40,000	31,950,293.45	30,282,588.67	23.15%	23.65%	1,149	1,072	24.37%	17.94%
>40,000 - 50,000	26,676,606.45	17,099,116.39	19.33%	13.35%	734	468	15.57%	7.83%
>50,000 - 75,000	36,612,063.90	15,098,656.18	26.53%	11.79%	737	306	15.63%	5.12%
>75,000 - 100,000	6,536,204.42	4,250,914.29	4.74%	3.32%	92	59	1.95%	0.99%
>100,000 - 150,000	1,318,079.74	2,336,631.87	0.96%	1.82%	13	23	0.28%	0.38%
>150,000	424,956.13	549,921.17	0.31%	0.43%	3	4	0.06%	0.07%
Total	137,984,754.95	128,067,462.09	100.00%	100.00%	4,714	5,977	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	2,911,929.55	7,682,757.65	4.25%	14.06%	10,594,687.20	8.61%
>20,000 - 30,000	12,540,824.15	14,222,527.30	18.31%	26.03%	26,763,351.45	21.74%
>30,000 - 40,000	15,953,688.40	13,239,805.10	23.30%	24.23%	29,193,493.50	23.71%
>40,000 - 50,000	13,688,896.80	8,024,118.15	19.99%	14.69%	21,713,014.95	17.64%
>50,000 - 75,000	19,202,735.25	7,686,197.20	28.04%	14.07%	26,888,932.45	21.84%
>75,000 - 100,000	3,344,022.90	2,215,051.15	4.88%	4.05%	5,559,074.05	4.52%
>100,000 - 150,000	642,852.45	1,286,515.35	0.94%	2.35%	1,929,367.80	1.57%
>150,000	194,753.95	282,265.55	0.28%	0.52%	477,019.50	0.39%
Total	68,479,703.45	54,639,237.45	100.00%	100.00%	123,118,940.90	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	24,815,185.31	5,448,000.79	12.19%	8.72%	2,306	517	27.66%	21.96%
>20,000 - 30,000	50,339,409.03	12,313,589.25	24.73%	19.70%	2,556	652	30.66%	27.70%
>30,000 - 40,000	48,537,131.02	13,695,751.10	23.85%	21.91%	1,705	516	20.45%	21.92%
>40,000 - 50,000	33,721,195.45	10,054,527.39	16.57%	16.09%	916	286	10.99%	12.15%
>50,000 - 75,000	36,994,977.71	14,715,742.37	18.17%	23.54%	739	304	8.86%	12.91%
>75,000 - 100,000	6,244,803.24	4,542,315.47	3.07%	7.27%	88	63	1.06%	2.68%
>100,000 - 150,000	2,205,969.07	1,448,742.54	1.08%	2.32%	22	14	0.26%	0.59%
>150,000	692,122.37	282,754.93	0.34%	0.45%	5	2	0.06%	0.08%
Total	203,550,793.20	62,501,423.84	100.00%	100.00%	8,337	2,354	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	8,978,528.90	1,616,158.30	9.10%	6.60%	10,594,687.20	8.61%
>20,000 - 30,000	22,596,062.45	4,167,289.00	22.91%	17.01%	26,763,351.45	21.74%
>30,000 - 40,000	24,130,890.00	5,062,603.50	24.47%	20.66%	29,193,493.50	23.71%
>40,000 - 50,000	17,699,389.45	4,013,625.50	17.95%	16.38%	21,713,014.95	17.64%
>50,000 - 75,000	20,352,803.20	6,536,129.25	20.64%	26.68%	26,888,932.45	21.84%
>75,000 - 100,000	3,330,959.75	2,228,114.30	3.38%	9.09%	5,559,074.05	4.52%
>100,000 - 150,000	1,175,118.00	754,249.80	1.19%	3.08%	1,929,367.80	1.57%
>150,000	356,313.85	120,705.65	0.36%	0.49%	477,019.50	0.39%
Total	98,620,065.60	24,498,875.30	100.00%	100.00%	123,118,940.90	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	8,118,126.07	2,484,357.95	3.05%	2.02%	1,207	11.29%	
>10,000 - 20,000	52,805,132.16	19,928,545.20	19.85%	16.19%	3,445	32.22%	
>20,000 - 30,000	74,074,797.49	33,416,826.15	27.84%	27.14%	2,995	28.01%	
>30,000 - 40,000	55,211,365.64	27,226,781.80	20.75%	22.11%	1,608	15.04%	
>40,000 - 50,000	35,620,490.96	18,705,317.20	13.39%	15.19%	798	7.46%	
>50,000 - 75,000	32,322,039.75	17,192,880.60	12.15%	13.96%	554	5.18%	
>75,000 - 100,000	4,921,933.64	2,586,166.05	1.85%	2.10%	59	0.55%	
>100,000 - 150,000	2,827,156.30	1,508,428.05	1.06%	1.23%	24	0.22%	
>150,000	151,175.03	69,637.90	0.06%	0.06%	1	0.01%	
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%	

Actual Book Value - New vs. Used								
Actual Book Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 10,000	1,233,989.55	6,884,136.52	0.89%	5.38%	172	1,035	3.65%	17.32%
>10,000 - 20,000	19,600,948.58	33,204,183.58	14.21%	25.93%	1,229	2,216	26.07%	37.08%
>20,000 - 30,000	35,837,915.96	38,236,881.53	25.97%	29.86%	1,443	1,552	30.61%	25.97%
>30,000 - 40,000	31,038,763.66	24,172,601.98	22.49%	18.87%	902	706	19.13%	11.81%
>40,000 - 50,000	23,845,620.86	11,774,870.10	17.28%	9.19%	535	263	11.35%	4.40%
>50,000 - 75,000	22,853,873.33	9,468,166.42	16.56%	7.39%	394	160	8.36%	2.68%
>75,000 - 100,000	2,470,103.88	2,451,829.76	1.79%	1.91%	30	29	0.64%	0.49%
>100,000 - 150,000	952,364.10	1,874,792.20	0.69%	1.46%	8	16	0.17%	0.27%
>150,000	151,175.03	-	0.11%	0.00%	1	-	0.02%	0.00%
Total	137,984,754.95	128,067,462.09	100.00%	100.00%	4,714	5,977	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	422,299.30	2,062,058.65	0.62%	3.77%	2,484,357.95	2.02%	
>10,000 - 20,000	7,919,610.20	12,008,935.00	11.56%	21.98%	19,928,545.20	16.19%	
>20,000 - 30,000	17,199,979.20	16,216,846.95	25.12%	29.68%	33,416,826.15	27.14%	
>30,000 - 40,000	16,149,319.50	11,077,462.30	23.58%	20.27%	27,226,781.80	22.11%	
>40,000 - 50,000	12,740,834.10	5,964,483.10	18.61%	10.92%	18,705,317.20	15.19%	
>50,000 - 75,000	12,289,628.85	4,903,251.75	17.95%	8.97%	17,192,880.60	13.96%	
>75,000 - 100,000	1,202,089.80	1,384,076.25	1.76%	2.53%	2,586,166.05	2.10%	
>100,000 - 150,000	486,304.60	1,022,123.45	0.71%	1.87%	1,508,428.05	1.23%	
>150,000	69,637.90	-	0.10%	0.00%	69,637.90	0.06%	
Total	68,479,703.45	54,639,237.45	100.00%	100.00%	123,118,940.90	100.00%	



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	6,503,100.54	1,615,025.53	3.19%	2.58%	960	247	11.51%	10.49%
>10,000 - 20,000	42,176,408.77	10,628,723.39	20.72%	17.01%	2,748	697	32.96%	29.61%
>20,000 - 30,000	57,464,734.52	16,610,062.97	28.23%	26.58%	2,325	670	27.89%	28.46%
>30,000 - 40,000	43,665,691.50	11,545,674.14	21.45%	18.47%	1,272	336	15.26%	14.27%
>40,000 - 50,000	26,301,770.88	9,318,720.08	12.92%	14.91%	589	209	7.06%	8.88%
>50,000 - 75,000	23,035,190.89	9,286,848.86	11.32%	14.86%	397	157	4.76%	6.67%
>75,000 - 100,000	2,703,948.32	2,217,985.32	1.33%	3.55%	32	27	0.38%	1.15%
>100,000 - 150,000	1,548,772.75	1,278,383.55	0.76%	2.05%	13	11	0.16%	0.47%
>150,000	151,175.03	-	0.07%	0.00%	1	-	0.01%	0.00%
Total	203,550,793.20	62,501,423.84	100.00%	100.00%	8,337	2,354	100.00%	100.00%

Actual Book Value - poolcut - Private/Commercial - Residual Value						
Actual Book Value - poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 10,000	2,062,805.35	421,552.60	2.09%	1.72%	2,484,357.95	2.02%
>10,000 - 20,000	16,840,831.90	3,087,713.30	17.08%	12.60%	19,928,545.20	16.19%
>20,000 - 30,000	27,386,766.95	6,030,059.20	27.77%	24.61%	33,416,826.15	27.14%
>30,000 - 40,000	22,631,421.85	4,595,359.95	22.95%	18.76%	27,226,781.80	22.11%
>40,000 - 50,000	14,465,108.45	4,240,208.75	14.67%	17.31%	18,705,317.20	15.19%
>50,000 - 75,000	12,925,855.25	4,267,025.35	13.11%	17.42%	17,192,880.60	13.96%
>75,000 - 100,000	1,384,109.65	1,202,056.40	1.40%	4.91%	2,586,166.05	2.10%
>100,000 - 150,000	853,528.30	654,899.75	0.87%	2.67%	1,508,428.05	1.23%
>150,000	69,637.90	-	0.07%	0.00%	69,637.90	0.06%
Total	98,620,065.60	24,498,875.30	100.00%	100.00%	123,118,940.90	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	16,959,349.82	786,754.10	6.37%	0.64%	1,227	11.48%
>1,000 - 5,000	30,131,322.43	7,340,555.90	11.33%	5.96%	2,139	20.01%
>5,000 - 10,000	46,078,714.41	18,232,076.25	17.32%	14.81%	2,353	22.01%
>10,000 - 20,000	88,368,983.60	45,910,994.35	33.21%	37.29%	3,177	29.72%
>20,000 - 30,000	51,498,436.83	30,323,828.75	19.36%	24.63%	1,258	11.77%
>30,000 - 40,000	22,035,256.08	13,628,310.75	8.28%	11.07%	398	3.72%
>40,000 - 50,000	6,530,042.50	4,175,860.75	2.45%	3.39%	95	0.89%
>50,000	4,450,111.37	2,720,560.05	1.67%	2.21%	44	0.41%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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	8,559,900.09	8,399,449.73	6.20%	6.56%	445	782	9.44%	13.08%
>1,000 - 5,000	8,591,764.41	21,539,558.02	6.23%	16.82%	506	1,633	10.73%	27.32%
>5,000 - 10,000	16,263,230.48	29,815,483.93	11.79%	23.28%	822	1,531	17.44%	25.61%
>10,000 - 20,000	47,628,742.35	40,740,241.25	34.52%	31.81%	1,708	1,469	36.23%	24.58%
>20,000 - 30,000	34,936,872.87	16,561,563.96	25.32%	12.93%	859	399	18.22%	6.68%
>30,000 - 40,000	16,183,098.83	5,852,157.25	11.73%	4.57%	296	102	6.28%	1.71%
>40,000 - 50,000	4,249,213.44	2,280,829.06	3.08%	1.78%	63	32	1.34%	0.54%
>50,000	1,571,932.48	2,878,178.89	1.14%	2.25%	15	29	0.32%	0.49%
Total	137,984,754.95	128,067,462.09	100.00%	100.00%	4,714	5,977	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	320,723.80	466,030.30	0.47%	0.85%	786,754.10	0.64%	
>1,000 - 5,000	1,943,654.60	5,396,901.30	2.84%	9.88%	7,340,555.90	5.96%	
>5,000 - 10,000	6,535,773.20	11,696,303.05	9.54%	21.41%	18,232,076.25	14.81%	
>10,000 - 20,000	25,076,064.45	20,834,929.90	36.62%	38.13%	45,910,994.35	37.29%	
>20,000 - 30,000	20,775,663.10	9,548,165.65	30.34%	17.47%	30,323,828.75	24.63%	
>30,000 - 40,000	10,172,025.85	3,456,284.90	14.85%	6.33%	13,628,310.75	11.07%	
>40,000 - 50,000	2,751,626.60	1,424,234.15	4.02%	2.61%	4,175,860.75	3.39%	
>50,000	904,171.85	1,816,388.20	1.32%	3.32%	2,720,560.05	2.21%	
Total	68,479,703.45	54,639,237.45	100.00%	100.00%	123,118,940.90	100.00%	



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	8,806,230.04	8,153,119.78	4.33%	13.04%	762	465	9.14%	19.75%
>1,000 - 5,000	21,464,480.51	8,666,841.92	10.55%	13.87%	1,613	526	19.35%	22.34%
>5,000 - 10,000	36,596,713.09	9,482,001.32	17.98%	15.17%	1,917	436	22.99%	18.52%
>10,000 - 20,000	70,712,251.72	17,656,731.88	34.74%	28.25%	2,604	573	31.23%	24.34%
>20,000 - 30,000	41,256,661.73	10,241,775.10	20.27%	16.39%	1,028	230	12.33%	9.77%
>30,000 - 40,000	17,180,153.63	4,855,102.45	8.44%	7.77%	316	82	3.79%	3.48%
>40,000 - 50,000	4,865,212.82	1,664,829.68	2.39%	2.66%	71	24	0.85%	1.02%
>50,000	2,669,089.66	1,781,021.71	1.31%	2.85%	26	18	0.31%	0.76%
Total	203,550,793.20	62,501,423.84	100.00%	100.00%	8,337	2,354	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	467,467.80	319,286.30	0.47%	1.30%	786,754.10	0.64%	
>1,000 - 5,000	5,454,539.25	1,886,016.65	5.53%	7.70%	7,340,555.90	5.96%	
>5,000 - 10,000	14,812,079.15	3,419,997.10	15.02%	13.96%	18,232,076.25	14.81%	
>10,000 - 20,000	37,652,546.50	8,258,447.85	38.18%	33.71%	45,910,994.35	37.29%	
>20,000 - 30,000	24,751,415.55	5,572,413.20	25.10%	22.75%	30,323,828.75	24.63%	
>30,000 - 40,000	10,759,758.40	2,868,552.35	10.91%	11.71%	13,628,310.75	11.07%	
>40,000 - 50,000	3,112,757.50	1,063,103.25	3.16%	4.34%	4,175,860.75	3.39%	
>50,000	1,609,501.45	1,111,058.60	1.63%	4.54%	2,720,560.05	2.21%	
Total	98,620,065.60	24,498,875.30	100.00%	100.00%	123,118,940.90	100.00%	



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	63,770.16	18,219.10	0.02%	0.01%	12	0.11%
13 - 24 months	3,731,717.31	1,821,496.45	1.40%	1.48%	412	3.85%
25 - 36 months	21,735,937.15	10,468,854.90	8.17%	8.50%	1,316	12.31%
37 - 48 months	131,262,432.00	63,646,010.80	49.34%	51.69%	5,410	50.60%
49 - 60 months	109,258,360.42	47,164,359.65	41.07%	38.31%	3,541	33.12%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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	9,417,729.05	2,437,544.15	3.54%	1.98%	381	3.56%
7 - 12	62,371,751.73	26,052,748.05	23.44%	21.16%	2,273	21.26%
13 - 18	138,896,128.80	66,994,937.45	52.21%	54.41%	5,359	50.13%
19 - 24	52,014,578.69	25,915,145.85	19.55%	21.05%	2,472.00	23.12%
25 - 36	3,352,028.77	1,718,565.40	1.26%	1.40%	206.00	1.93%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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			#	
2023	- 1,244.50	-	0.00%	0.00%	1	0.01%
2024	2,826,378.37	1,656,940.10	1.06%	1.35%	347	3.25%
2025	20,935,764.01	10,584,734.90	7.87%	8.60%	1,317	12.32%
2026	122,879,329.49	62,130,740.80	46.19%	50.46%	4,984	46.62%
2027	95,576,724.56	40,243,657.85	35.92%	32.69%	3,299	30.86%
2028	23,835,265.11	8,502,867.25	8.96%	6.91%	743	6.95%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	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%	25,471,187.46	14,406,452.75	9.57%	11.70%	961	8.99%
2.01% - 3.00%	67,139,148.02	32,903,412.15	25.24%	26.72%	2,375	22.21%
3.01% - 4.00%	36,456,454.82	18,322,604.50	13.70%	14.88%	1,262	11.80%
4.01% - 5.00%	18,732,738.45	8,861,990.90	7.04%	7.20%	683	6.39%
5.01% - 6.00%	80,877,696.10	34,930,207.00	30.40%	28.37%	3,759	35.16%
> 6.00%	37,374,992.19	13,694,273.60	14.05%	11.12%	1,651	15.44%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	79,107,203.20	35,052,319.50	29.73%	28.47%	3,756	35.13%
VOLVO	60,313,828.13	31,284,433.35	22.67%	25.41%	1,684	15.75%
MAZDA	24,733,364.98	12,725,893.55	9.30%	10.34%	1,180	11.04%
MERCEDES-BENZ	18,525,974.69	7,830,646.05	6.96%	6.36%	630	5.89%
AUDI	14,423,139.08	6,565,433.10	5.42%	5.33%	498	4.66%
BMW	12,694,992.18	5,734,426.35	4.77%	4.66%	452	4.23%
VW	11,823,160.35	4,883,126.20	4.44%	3.97%	535	5.00%
SKODA	5,349,713.57	2,637,424.35	2.01%	2.14%	234	2.19%
PORSCHE	5,109,176.46	2,613,417.20	1.92%	2.12%	102	0.95%
LAND ROVER	3,534,399.65	1,492,303.10	1.33%	1.21%	99	0.93%
FIAT	2,228,362.27	899,173.45	0.84%	0.73%	146	1.37%
JEEP	2,203,071.39	906,509.75	0.83%	0.74%	91	0.85%
CUPRA	2,134,613.69	1,068,833.50	0.80%	0.87%	74	0.69%
SEAT	2,131,366.52	921,567.65	0.80%	0.75%	109	1.02%
HYUNDAI	2,106,575.42	842,327.00	0.79%	0.68%	99	0.93%
PEUGEOT	1,968,008.77	770,084.55	0.74%	0.63%	108	1.01%
RENAULT	1,588,422.18	484,932.05	0.60%	0.39%	96	0.90%
ALFA ROMEO	1,523,070.61	681,004.10	0.57%	0.55%	58	0.54%
HARLEY-DAVIDSON	1,519,947.11	734,726.15	0.57%	0.60%	105	0.98%
TOYOTA	1,369,890.28	501,800.30	0.51%	0.41%	73	0.68%
Other	11,663,936.51	4,488,559.65	4.38%	3.65%	562	5.26%
Total	266,052,217.04	123,118,940.90	100.00%	100.00%	10,691	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	34,093,142.73	15,660,484.75	12.82%	12.72%	1,293	12.10%
VD	31,276,866.71	13,754,224.35	11.76%	11.17%	1,324	12.39%
BE	30,231,782.81	14,756,862.00	11.37%	11.99%	1,225	11.46%
AG	25,456,656.99	11,585,751.10	9.57%	9.41%	1,049	9.81%
VS	17,263,041.79	7,870,833.35	6.49%	6.39%	681	6.37%
FR	16,556,548.74	7,562,284.90	6.22%	6.14%	666	6.23%
TI	15,201,896.53	7,508,329.75	5.71%	6.10%	612	5.72%
SG	13,206,968.85	6,044,343.45	4.96%	4.91%	539	5.04%
LU	10,421,455.97	4,981,083.85	3.92%	4.05%	432	4.04%
GE	10,080,789.17	4,530,758.30	3.79%	3.68%	412	3.85%
TG	9,910,721.28	4,402,662.60	3.73%	3.58%	423	3.96%
SO	9,900,312.81	4,472,190.65	3.72%	3.63%	400	3.74%
BL	8,384,248.51	3,912,292.65	3.15%	3.18%	320	2.99%
NE	7,453,948.81	3,456,885.55	2.80%	2.81%	297	2.78%
ZG	4,953,683.41	2,369,986.90	1.86%	1.93%	169	1.58%
SZ	4,479,184.90	2,058,088.10	1.68%	1.67%	169	1.58%
GR	3,594,580.13	1,710,932.00	1.35%	1.39%	137	1.28%
SH	3,307,836.37	1,599,279.45	1.24%	1.30%	116	1.09%
BS	3,074,143.41	1,463,230.50	1.16%	1.19%	116	1.09%
JU	2,706,115.10	1,247,837.00	1.02%	1.01%	126	1.18%
GL	1,097,352.90	462,465.65	0.41%	0.38%	47	0.44%
AR	985,374.16	501,255.35	0.37%	0.41%	36	0.34%
NW	908,142.49	442,565.50	0.34%	0.36%	43	0.40%
UR	755,143.37	392,707.50	0.28%	0.32%	32	0.30%
OW	588,627.74	281,130.95	0.22%	0.23%	22	0.21%
AI	113,706.70	57,048.55	0.04%	0.05%	4	0.04%
Total	266,002,272.38	123,085,514.70	100.00%	100.00%	10,690	100.00%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

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	185,171.58	2,785.50	0.07%	0.00%	3	0.03%
Customer 2	184,410.42	91,097.40	0.07%	0.07%	6	0.06%
Customer 3	182,388.65	41,782.75	0.07%	0.03%	2	0.02%
Customer 4	162,289.54	65,459.65	0.06%	0.05%	2	0.02%
Customer 5	156,423.70	66,529.25	0.06%	0.05%	6	0.06%
Customer 6	151,175.03	69,637.90	0.06%	0.06%	1	0.01%
Customer 7	149,455.02	56,949.90	0.06%	0.05%	3	0.03%
Customer 8	148,409.85	92,850.50	0.06%	0.08%	1	0.01%
Customer 9	143,646.58	75,773.60	0.05%	0.06%	2	0.02%
Customer 10	140,162.26	64,995.35	0.05%	0.05%	1	0.01%
Customer 11	140,088.43	96,564.55	0.05%	0.08%	1	0.01%
Customer 12	137,852.48	54,516.25	0.05%	0.04%	2	0.02%
Customer 13	133,618.84	60,120.70	0.05%	0.05%	1	0.01%
Customer 14	130,808.91	62,116.95	0.05%	0.05%	3	0.03%
Customer 15	130,014.60	5,571.00	0.05%	0.00%	6	0.06%
Customer 16	128,993.83	51,996.30	0.05%	0.04%	3	0.03%
Customer 17	127,077.81	64,995.35	0.05%	0.05%	1	0.01%
Customer 18	125,359.21	83,565.45	0.05%	0.07%	1	0.01%
Customer 19	123,724.72	74,280.40	0.05%	0.06%	1	0.01%
Customer 20	121,863.69	87,279.50	0.05%	0.07%	1	0.01%
Total	2,902,935.15	1,268,868.25	1.09%	1.03%	47	0.44%

Top 20 Dealers						
Dealers	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Dealer 1	3,069,200.59	1,692,204.35	1.15%	1.37%	86	0.80%
Dealer 2	5,333,692.90	1,469,987.95	2.00%	1.19%	216	2.02%
Dealer 3	2,564,762.55	1,425,243.25	0.96%	1.16%	76	0.71%
Dealer 4	2,811,703.91	1,331,218.10	1.06%	1.08%	102	0.95%
Dealer 5	2,401,003.97	1,272,408.25	0.90%	1.03%	69	0.65%
Dealer 6	2,620,174.93	1,213,016.35	0.98%	0.99%	119	1.11%
Dealer 7	2,298,353.35	1,206,019.85	0.86%	0.98%	63	0.59%
Dealer 8	2,130,566.36	1,204,618.85	0.80%	0.98%	74	0.69%
Dealer 9	2,262,887.95	1,158,300.75	0.85%	0.94%	88	0.82%
Dealer 10	2,264,517.50	1,155,289.65	0.85%	0.94%	71	0.66%
Dealer 11	2,064,420.77	1,063,299.50	0.78%	0.86%	97	0.91%
Dealer 12	1,782,185.45	982,644.25	0.67%	0.80%	54	0.51%
Dealer 13	2,098,051.69	962,876.30	0.79%	0.78%	67	0.63%
Dealer 14	2,573,321.29	932,811.40	0.97%	0.76%	114	1.07%
Dealer 15	1,772,547.49	909,291.25	0.67%	0.74%	77	0.72%
Dealer 16	1,429,086.59	824,068.45	0.54%	0.67%	38	0.36%
Dealer 17	1,490,618.82	814,041.15	0.56%	0.66%	71	0.66%
Dealer 18	1,986,137.29	812,767.45	0.75%	0.66%	84	0.79%
Dealer 19	1,442,179.93	797,110.60	0.54%	0.65%	64	0.60%
Dealer 20	1,612,251.15	797,039.95	0.61%	0.65%	58	0.54%
Total	46,007,664.48	22,024,257.65	17.29%	17.89%	1,688	15.79%



Auto lease-now 2023-1 AG

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

Previous period : 01/12/2023 to 31/12/2023

Contact information

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