



**Auto lease-now 2023-2 AG**

**Monthly Investor Report**

**\*Disclaimer:**

*This document contains information that is confidential and is the property of Amicorp Switzerland AG. It may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorised by Amicorp Group.*



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

---

### 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	10-22
Contact Information	23



**Auto lease-now 2023-2 AG**

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

Previous period : 01/11/2023 to 30/11/2023

**Parties & Counterparty credit ratings**

Parties	
Role	Details
Transaction name:	Auto lease-now 2023-2 AG
Issuer:	Auto lease-now 2023-2 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			
		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 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### Notes information report

#### Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/12/2023 - 31/12/2023
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/01/2024
Monthly Payment Date	22/01/2024
Interest Payment Date	22/02/2024
Next Interest Payment Date	22/02/2024
Interest Calculation Period	22/09/2023 - 22/02/2024
Last day of the Determination Period	31/12/2023

#### 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	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	-	959,242.50	1,278,990.00
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	-	24,655.31	22,761.10
Subordinated Loan Ledger	370,595.00	-	56,654.18
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	266,027.95	289,843.95

#### 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%



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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%	45.26%	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%	26.75%	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%	9.74%	PASS
d) the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.47%	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%	47.32%	PASS
f) the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the largest Lessee does not exceed 0.20 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	0.20%	0.14%	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%	1.86%	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%	5.17%	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%	35.17%	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%	0.0%	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%	0.0%	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%	0.0%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.02%	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 2023-2 AG**

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

Previous period : 01/11/2023 to 30/11/2023

**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)	if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;	-
(ii)	Any amounts standing to the credit of the Subordinated Loan ledger;	-
(iii)	any Collections collected or received, as the case may be, during the immediately preceding Determination Period;	5,143,045.89
(vi)	any amounts standing to the credit of the Payment Account;	-
(v)	any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;	-
(vi)	any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;	-
(vii)	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;	-
(viii)	any amounts standing to the credit of the Cash Reserve Account; or	2,362,700.34

**Total Available Distribution Amount** **7,505,746.23**

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)	the amount necessary (if any) to cause the balance standing to the credit of the Deposit Ledger to equal the Deposit Required Amount, and]	-
(ii)	any amount standing to the credit of the VAT Ledger.	-

**Total Available Distribution Amount** **7,505,746.23**



**Auto lease-now 2023-2 AG**

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

Previous period : 01/11/2023 to 30/11/2023

**Pre-Enforcement - Priority of Payments**

Available Distribution Amount:		7,505,746.23
	<b>Paid</b>	<b>Remaining</b>

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;	-	7,505,746.23
(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;	(352,184.15)	7,153,562.08
	or		
	<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;	-	7,153,562.08
(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;	(583.38)	7,152,978.70
(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;	(3,859.25)	7,149,119.45
(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)	6,829,371.95
(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)	4,466,671.62
(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;	(4,295,602.70)	171,068.92
(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;	-	171,068.92
(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	(114,414.74)	56,654.18
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	56,654.18



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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		168,745,568.42	168,739,654.65
<b>Outstanding balance at end of period before repurchases / replenishment</b>	-	<b>165,049,075.97</b>	<b>164,444,051.95</b>
(-) Repurchases	-	-	-
(+) Replenishments	-	3,690,578.68	4,297,496.91
<b>Outstanding balance at end of period after repurchases / replenishment</b>	168,764,309.96	168,739,654.65	168,741,548.86

#### Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
<u>Notes</u>	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		254,835.85	266,027.95
(-) Movements in period	-	(500.00)	(500.00)
<b>Outstanding balance of deposits at end of period before repurchases / replenishment</b>	-	<b>254,335.85</b>	<b>265,527.95</b>
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	11,692.10	24,316.00
<b>Outstanding balance of deposits at end of period after repurchases / replenishment</b>	252,685.85	266,027.95	289,843.95

#### Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	164,211,398.00	163,303,147.25
Delinquent contracts (> 30 days)	-	213,607.68	410,605.57
<b>Total contracts - amount</b>	-	<b>164,425,005.68</b>	<b>163,713,752.82</b>

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	4,598	4,687
Delinquent contracts (> 30 days)	-	8	10
<b>Total contracts - number</b>	-	<b>4,606</b>	<b>4,697</b>

#### Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	34,594.73	3,185.00
<b>Total Assets</b>	-	<b>34,594.73</b>	<b>3,185.00</b>

<u>Cumulative</u>		Amount	Percentage
		CHF	CHF
Defaulted Assets		37,779.73	0.02%
<b>Total Assets</b>		<b>37,779.73</b>	<b>0.02%</b>

#### Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	-
<b>Total Assets</b>	-	-	-

<u>Cumulative</u>		Amount	Percentage
		CHF	CHF
Recoveries		-	-
<b>Total Assets</b>		-	-





**Auto lease-now 2023-2 AG**

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

Previous period : 01/11/2023 to 30/11/2023

**Monthly Delinquencies Report**

**Pool Information**

**Delinquencies**

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		163,303,147.25	99.31%	4,667	99.36%
1 day	30 Days	730,299.13	0.44%	20	0.43%
31 days	60 Days	289,088.02	0.18%	6	0.13%
61 days	90 Days	121,517.55	0.07%	4	0.09%
<b>Total</b>		<b>164,444,051.95</b>	<b>100.00%</b>	<b>4,697</b>	<b>100.00%</b>

**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	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	-	0.02%	0.00%
Period 3	179,215,421.94	37,779.73	-	0.02%	0.00%
Period 4	-	-	-	0.00%	0.00%
Period 5	-	-	-	0.00%	0.00%
Period 6	-	-	-	0.00%	0.00%
Period 7	-	-	-	0.00%	0.00%
Period 8	-	-	-	0.00%	0.00%
Period 9	-	-	-	0.00%	0.00%
Period 10	-	-	-	0.00%	0.00%
Period 11	-	-	-	0.00%	0.00%
Period 12	-	-	-	0.00%	0.00%



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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	123,600,191.83	60,467,197.40	73.25%	75.74%	3,722	76.76%
Commercial	45,141,357.03	19,373,118.25	26.75%	24.26%	1,127	23.24%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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	78,452,804.89	35,921,270.75	46.49%	44.99%	3,062	63.15%
Non-CCA	90,288,743.97	43,919,044.90	53.51%	55.01%	1,787	36.85%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

New versus Used						
New vs. Used	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	92,369,850.37	46,271,050.75	54.74%	57.95%	2,165	44.65%
Used	76,371,698.49	33,569,264.90	45.26%	42.05%	2,684	55.35%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

New versus Used (Private)						
New vs. Used (Private)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	63,666,326.13	34,040,544.80	37.73%	42.64%	1,496	30.85%
Used	59,933,865.70	26,426,652.60	35.52%	33.10%	2,226	45.91%
<b>Total</b>	<b>123,600,191.83</b>	<b>60,467,197.40</b>	<b>73.25%</b>	<b>75.74%</b>	<b>3,722.00</b>	<b>76.76%</b>

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	28,703,524.24	12,230,505.95	17.01%	15.32%	669	13.80%
Used	16,437,832.79	7,142,612.30	9.74%	8.95%	458	9.45%
<b>Total</b>	<b>45,141,357.03</b>	<b>19,373,118.25</b>	<b>26.75%</b>	<b>24.26%</b>	<b>1,127</b>	<b>23.24%</b>

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	150,491,644.45	73,460,804.75	89.18%	92.01%	4,123	85.03%
Light commercial vehicle	17,304,719.03	5,924,046.55	10.26%	7.42%	664	13.69%
Motorbike	945,185.38	455,464.35	0.56%	0.57%	62	1.28%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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	11,937,738.80	3,995,173.30	7.07%	5.00%	1,016	20.95%
>20,000 - 30,000	25,806,465.70	10,225,193.00	15.29%	12.81%	1,220	25.16%
>30,000 - 40,000	25,781,775.99	11,359,781.10	15.28%	14.23%	863	17.80%
>40,000 - 50,000	20,820,662.70	9,962,376.85	12.34%	12.48%	532	10.97%
>50,000 - 75,000	35,296,112.44	17,574,708.50	20.92%	22.01%	667	13.76%
>75,000 - 100,000	22,577,488.11	12,465,319.35	13.38%	15.61%	300	6.19%
>100,000 - 150,000	23,378,085.54	12,548,311.60	13.85%	15.72%	228	4.70%
>150,000	3,143,219.58	1,709,451.95	1.86%	2.14%	23	0.47%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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	2,222,493.69	9,715,245.11	2.41%	12.72%	164	852	7.58%	31.74%
>20,000 - 30,000	10,006,626.44	15,799,839.26	10.83%	20.69%	471	749	21.76%	27.91%
>30,000 - 40,000	12,231,972.77	13,549,803.22	13.24%	17.74%	413	450	19.08%	16.77%
>40,000 - 50,000	12,918,051.03	7,902,611.67	13.99%	10.35%	329	203	15.20%	7.56%
>50,000 - 75,000	23,492,940.31	11,803,172.13	25.43%	15.45%	441	226	20.37%	8.42%
>75,000 - 100,000	14,022,192.97	8,555,295.14	15.18%	11.20%	186	114	8.59%	4.25%
>100,000 - 150,000	14,476,679.50	8,901,406.04	15.67%	11.66%	139	89	6.42%	3.32%
>150,000	2,998,893.66	144,325.92	3.25%	0.19%	22	1	1.02%	0.04%
<b>Total</b>	<b>92,369,850.37</b>	<b>76,371,698.49</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,165</b>	<b>2,684</b>	<b>100.00%</b>	<b>100.00%</b>

##### 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	871,225.60	3,123,947.70	1.88%	9.31%	3,995,173.30	5.00%
>20,000 - 30,000	4,216,075.60	6,009,117.40	9.11%	17.90%	10,225,193.00	12.81%
>30,000 - 40,000	5,840,965.90	5,518,815.20	12.62%	16.44%	11,359,781.10	14.23%
>40,000 - 50,000	6,214,882.50	3,747,494.35	13.43%	11.16%	9,962,376.85	12.48%
>50,000 - 75,000	11,754,140.20	5,820,568.30	25.40%	17.34%	17,574,708.50	22.01%
>75,000 - 100,000	7,965,523.95	4,499,795.40	17.21%	13.40%	12,465,319.35	15.61%
>100,000 - 150,000	7,794,421.10	4,753,890.50	16.85%	14.16%	12,548,311.60	15.72%
>150,000	1,613,815.90	95,636.05	3.49%	0.28%	1,709,451.95	2.14%
<b>Total</b>	<b>46,271,050.75</b>	<b>33,569,264.90</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/12/2023 to 31/12/2023  
 Previous period : 01/11/2023 to 30/11/2023

### 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	9,962,511.44	1,975,227.36	8.06%	4.38%	845	171	22.70%	15.17%
>20,000 - 30,000	20,778,501.11	5,027,964.59	16.81%	11.14%	978	242	26.28%	21.47%
>30,000 - 40,000	19,962,510.52	5,819,265.47	16.15%	12.89%	662	201	17.79%	17.83%
>40,000 - 50,000	15,906,727.43	4,913,935.27	12.87%	10.89%	404	128	10.85%	11.36%
>50,000 - 75,000	25,218,663.87	10,077,448.57	20.40%	22.32%	474	193	12.74%	17.13%
>75,000 - 100,000	15,748,136.63	6,829,351.48	12.74%	15.13%	209	91	5.62%	8.07%
>100,000 - 150,000	13,822,611.97	9,555,473.57	11.18%	21.17%	134	94	3.60%	8.34%
>150,000	2,200,528.86	942,690.72	1.78%	2.09%	16	7	0.43%	0.62%
<b>Total</b>	<b>123,600,191.83</b>	<b>45,141,357.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,722</b>	<b>1,127</b>	<b>100.00%</b>	<b>100.00%</b>

##### 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	3,469,039.00	526,134.30	5.74%	2.72%	3,995,173.30	5.00%
>20,000 - 30,000	8,706,864.10	1,518,328.90	14.40%	7.84%	10,225,193.00	12.81%
>30,000 - 40,000	9,344,598.05	2,015,183.05	15.45%	10.40%	11,359,781.10	14.23%
>40,000 - 50,000	8,095,607.30	1,866,769.55	13.39%	9.64%	9,962,376.85	12.48%
>50,000 - 75,000	13,200,658.20	4,374,050.30	21.83%	22.58%	17,574,708.50	22.01%
>75,000 - 100,000	8,895,463.85	3,569,855.50	14.71%	18.43%	12,465,319.35	15.61%
>100,000 - 150,000	7,549,968.70	4,998,342.90	12.49%	25.80%	12,548,311.60	15.72%
>150,000	1,204,998.20	504,453.75	1.99%	2.60%	1,709,451.95	2.14%
<b>Total</b>	<b>60,467,197.40</b>	<b>19,373,118.25</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/12/2023 to 31/12/2023  
Previous period : 01/11/2023 to 30/11/2023

### 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	2,312,390.89	645,068.55	1.37%	0.81%	335	6.91%
>10,000 - 20,000	17,850,888.92	6,230,696.80	10.58%	7.80%	1,159	23.90%
>20,000 - 30,000	30,066,550.78	12,441,088.45	17.82%	15.58%	1,209	24.93%
>30,000 - 40,000	24,694,365.12	11,275,230.60	14.63%	14.12%	714	14.72%
>40,000 - 50,000	20,480,275.09	10,170,734.30	12.14%	12.74%	459	9.47%
>50,000 - 75,000	34,982,043.25	18,223,703.60	20.73%	22.83%	579	11.94%
>75,000 - 100,000	20,845,711.46	11,398,063.25	12.35%	14.28%	245	5.05%
>100,000 - 150,000	17,509,323.35	9,455,730.10	10.38%	11.84%	149	3.07%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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	158,116.89	2,154,274.00	0.17%	2.82%	27	308	1.25%	11.48%
>10,000 - 20,000	5,261,860.39	12,589,028.53	5.70%	16.48%	323	836	14.92%	31.15%
>20,000 - 30,000	12,893,156.27	17,173,394.51	13.96%	22.49%	515	694	23.79%	25.86%
>30,000 - 40,000	13,011,398.15	11,682,966.97	14.09%	15.30%	374	340	17.27%	12.67%
>40,000 - 50,000	12,971,129.66	7,509,145.43	14.04%	9.83%	290	169	13.39%	6.30%
>50,000 - 75,000	23,168,300.04	11,813,743.21	25.08%	15.47%	385	194	17.78%	7.23%
>75,000 - 100,000	12,488,786.14	8,356,925.32	13.52%	10.94%	147	98	6.79%	3.65%
>100,000 - 150,000	12,417,102.83	5,092,220.52	13.44%	6.67%	104	45	4.80%	1.68%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>92,369,850.37</b>	<b>76,371,698.49</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,165</b>	<b>2,684</b>	<b>100.00%</b>	<b>100.00%</b>

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	48,731.90	596,336.65	0.11%	1.78%	645,068.55	0.81%
>10,000 - 20,000	1,957,428.90	4,273,267.90	4.23%	12.73%	6,230,696.80	7.80%
>20,000 - 30,000	5,674,507.25	6,766,581.20	12.26%	20.16%	12,441,088.45	15.58%
>30,000 - 40,000	6,183,150.35	5,092,080.25	13.36%	15.17%	11,275,230.60	14.12%
>40,000 - 50,000	6,548,498.55	3,622,235.75	14.15%	10.79%	10,170,734.30	12.74%
>50,000 - 75,000	12,183,229.90	6,040,473.70	26.33%	17.99%	18,223,703.60	22.83%
>75,000 - 100,000	6,984,757.30	4,413,305.95	15.10%	13.15%	11,398,063.25	14.28%
>100,000 - 150,000	6,690,746.60	2,764,983.50	14.46%	8.24%	9,455,730.10	11.84%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>46,271,050.75</b>	<b>33,569,264.90</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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	1,878,955.20	433,435.69	1.52%	0.96%	271	64	7.28%	5.68%
>10,000 - 20,000	14,391,601.38	3,459,287.54	11.64%	7.66%	938	221	25.20%	19.61%
>20,000 - 30,000	23,872,437.35	6,194,113.43	19.31%	13.72%	960	249	25.79%	22.09%
>30,000 - 40,000	19,043,905.23	5,650,459.89	15.41%	12.52%	550	164	14.78%	14.55%
>40,000 - 50,000	14,975,571.49	5,504,703.60	12.12%	12.19%	336	123	9.03%	10.91%
>50,000 - 75,000	24,807,658.46	10,174,384.79	20.07%	22.54%	412	167	11.07%	14.82%
>75,000 - 100,000	13,565,558.20	7,280,153.26	10.98%	16.13%	161	84	4.33%	7.45%
>100,000 - 150,000	11,064,504.52	6,444,818.83	8.95%	14.28%	94	55	2.53%	4.88%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>123,600,191.83</b>	<b>45,141,357.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,722</b>	<b>1,127</b>	<b>100.00%</b>	<b>100.00%</b>

##### 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	505,411.60	139,656.95	0.84%	0.72%	645,068.55	0.81%
>10,000 - 20,000	5,334,373.50	896,323.30	8.82%	4.63%	6,230,696.80	7.80%
>20,000 - 30,000	10,471,220.50	1,969,867.95	17.32%	10.17%	12,441,088.45	15.58%
>30,000 - 40,000	9,258,573.55	2,016,657.05	15.31%	10.41%	11,275,230.60	14.12%
>40,000 - 50,000	7,771,283.95	2,399,450.35	12.85%	12.39%	10,170,734.30	12.74%
>50,000 - 75,000	13,427,499.20	4,796,204.40	22.21%	24.76%	18,223,703.60	22.83%
>75,000 - 100,000	7,653,270.70	3,744,792.55	12.66%	19.33%	11,398,063.25	14.28%
>100,000 - 150,000	6,045,564.40	3,410,165.70	10.00%	17.60%	9,455,730.10	11.84%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>60,467,197.40</b>	<b>19,373,118.25</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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	8,039,129.86	302,090.80	4.76%	0.38%	460	9.49%
>1,000 - 5,000	12,861,570.26	2,759,371.40	7.62%	3.46%	803	16.56%
>5,000 - 10,000	19,094,887.09	6,893,358.10	11.32%	8.63%	891	18.37%
>10,000 - 20,000	38,172,641.30	18,520,599.15	22.62%	23.20%	1,264	26.07%
>20,000 - 30,000	30,768,895.72	16,608,134.50	18.23%	20.80%	677	13.96%
>30,000 - 40,000	21,197,395.47	11,677,076.20	12.56%	14.63%	336	6.93%
>40,000 - 50,000	13,867,971.61	7,778,102.60	8.22%	9.74%	175	3.61%
>50,000	24,739,057.55	15,301,582.90	14.66%	19.17%	243	5.01%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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	4,218,507.40	3,820,622.46	4.57%	5.00%	164	296	7.58%	11.03%
>1,000 - 5,000	3,694,963.22	9,166,607.04	4.00%	12.00%	174	629	8.04%	23.44%
>5,000 - 10,000	6,088,403.45	13,006,483.64	6.59%	17.03%	266	625	12.29%	23.29%
>10,000 - 20,000	18,777,900.79	19,394,740.51	20.33%	25.40%	618	646	28.55%	24.07%
>20,000 - 30,000	20,229,108.87	10,539,786.85	21.90%	13.80%	446	231	20.60%	8.61%
>30,000 - 40,000	12,920,254.79	8,277,140.68	13.99%	10.84%	212	124	9.79%	4.62%
>40,000 - 50,000	8,909,079.91	4,958,891.70	9.65%	6.49%	114	61	5.27%	2.27%
>50,000	17,531,631.94	7,207,425.61	18.98%	9.44%	171	72	7.90%	2.68%
<b>Total</b>	<b>92,369,850.37</b>	<b>76,371,698.49</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,165</b>	<b>2,684</b>	<b>100.00%</b>	<b>100.00%</b>

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	116,790.40	185,300.40	0.25%	0.55%	302,090.80	0.38%
>1,000 - 5,000	639,746.25	2,119,625.15	1.38%	6.31%	2,759,371.40	3.46%
>5,000 - 10,000	2,107,206.00	4,786,152.10	4.55%	14.26%	6,893,358.10	8.63%
>10,000 - 20,000	9,211,821.75	9,308,777.40	19.91%	27.73%	18,520,599.15	23.20%
>20,000 - 30,000	10,958,171.70	5,649,962.80	23.68%	16.83%	16,608,134.50	20.80%
>30,000 - 40,000	7,376,273.45	4,300,802.75	15.94%	12.81%	11,677,076.20	14.63%
>40,000 - 50,000	5,043,582.75	2,734,519.85	10.90%	8.15%	7,778,102.60	9.74%
>50,000	10,817,458.45	4,484,124.45	23.38%	13.36%	15,301,582.90	19.17%
<b>Total</b>	<b>46,271,050.75</b>	<b>33,569,264.90</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/12/2023 to 31/12/2023  
Previous period : 01/11/2023 to 30/11/2023

### 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	4,184,071.26	3,855,058.60	3.39%	8.54%	295	165	7.93%	14.64%
>1,000 - 5,000	9,009,301.58	3,852,268.68	7.29%	8.53%	594	209	15.96%	18.54%
>5,000 - 10,000	14,948,687.90	4,146,199.19	12.09%	9.18%	721	170	19.37%	15.08%
>10,000 - 20,000	30,076,372.57	8,096,268.73	24.33%	17.94%	1,033	231	27.75%	20.50%
>20,000 - 30,000	24,356,244.81	6,412,650.91	19.71%	14.21%	548	129	14.72%	11.45%
>30,000 - 40,000	15,071,118.82	6,126,276.65	12.19%	13.57%	245	91	6.58%	8.07%
>40,000 - 50,000	9,233,190.16	4,634,781.45	7.47%	10.27%	121	54	3.25%	4.79%
>50,000	16,721,204.73	8,017,852.82	13.53%	17.76%	165	78	4.43%	6.92%
<b>Total</b>	<b>123,600,191.83</b>	<b>45,141,357.03</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,722</b>	<b>1,127</b>	<b>100.00%</b>	<b>100.00%</b>

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	184,038.25	118,052.55	0.30%	0.61%	302,090.80	0.38%
>1,000 - 5,000	2,049,552.70	709,818.70	3.39%	3.66%	2,759,371.40	3.46%
>5,000 - 10,000	5,551,747.95	1,341,610.15	9.18%	6.93%	6,893,358.10	8.63%
>10,000 - 20,000	15,023,910.80	3,496,688.35	24.85%	18.05%	18,520,599.15	23.20%
>20,000 - 30,000	13,389,647.65	3,218,486.85	22.14%	16.61%	16,608,134.50	20.80%
>30,000 - 40,000	8,508,947.85	3,168,128.35	14.07%	16.35%	11,677,076.20	14.63%
>40,000 - 50,000	5,360,709.80	2,417,392.80	8.87%	12.48%	7,778,102.60	9.74%
>50,000	10,398,642.40	4,902,940.50	17.20%	25.31%	15,301,582.90	19.17%
<b>Total</b>	<b>60,467,197.40</b>	<b>19,373,118.25</b>	<b>100.00%</b>	<b>100.00%</b>	<b>79,840,315.65</b>	<b>100.00%</b>





### Auto lease-now 2023-2 AG

Current period : 01/12/2023 to 31/12/2023  
 Previous period : 01/11/2023 to 30/11/2023

#### 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	291,222.00	230,705.80	0.17%	0.29%	22	0.45%
13 - 24 months	3,365,946.36	1,580,703.15	1.99%	1.98%	219	4.52%
25 - 36 months	21,194,891.51	11,664,418.75	12.56%	14.61%	644	13.28%
37 - 48 months	78,415,110.63	37,615,888.65	46.47%	47.11%	2,251	46.42%
49 - 60 months	65,474,378.36	28,748,599.30	38.80%	36.01%	1,713	35.33%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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	6,300,681.94	1,697,065.00	3.73%	2.13%	207	4.27%
7 - 12	106,653,826.38	49,349,225.60	63.21%	61.81%	3,038	62.65%
13 - 18	50,582,981.79	26,179,273.55	29.98%	32.79%	1,326	27.35%
19 - 24	5,204,058.75	2,614,751.50	3.08%	3.27%	278.00	5.73%
25 - 36	-	-	0.00%	0.00%	-	0.00%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>



**Auto lease-now 2023-2 AG**

Current period : 01/12/2023 to 31/12/2023  
 Previous period : 01/11/2023 to 30/11/2023

**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	6,996.76	6,935.95	0.00%	0.01%	2	0.04%
2024	1,163,863.44	738,110.20	0.69%	0.92%	90	1.86%
2025	14,018,383.27	7,982,340.55	8.31%	10.00%	483	9.96%
2026	48,714,778.49	25,159,384.20	28.87%	31.51%	1,399	28.85%
2027	75,681,659.22	34,459,900.85	44.85%	43.16%	2,089	43.08%
2028	29,155,867.68	11,493,643.90	17.28%	14.40%	786	16.21%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>

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%	12,764,704.23	7,617,122.90	7.56%	9.54%	288	5.94%
2.01% - 3.00%	28,904,545.16	13,748,702.15	17.13%	17.22%	857	17.67%
3.01% - 4.00%	28,150,395.62	14,879,335.15	16.68%	18.64%	580	11.96%
4.01% - 5.00%	23,658,720.95	12,078,247.20	14.02%	15.13%	435	8.97%
5.01% - 6.00%	49,680,567.91	22,087,070.45	29.44%	27.66%	1,624	33.49%
> 6.00%	25,582,614.99	9,429,837.80	15.16%	11.81%	1,065	21.96%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/12/2023 to 31/12/2023  
 Previous period : 01/11/2023 to 30/11/2023

**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			#	
PORSCHE	59,338,815.59	31,734,214.65	35.17%	39.75%	826	17.03%
FORD	28,862,925.92	11,701,677.50	17.10%	14.66%	1,209	24.93%
VOLVO	28,078,290.83	13,833,363.40	16.64%	17.33%	721	14.87%
MERCEDES-BENZ	9,144,471.57	3,711,637.10	5.42%	4.65%	301	6.21%
MAZDA	8,241,736.12	4,227,061.60	4.88%	5.29%	355	7.32%
AUDI	7,454,839.48	3,376,333.50	4.42%	4.23%	243	5.01%
VW	5,801,487.82	2,358,538.85	3.44%	2.95%	257	5.30%
BMW	5,537,657.75	2,466,957.85	3.28%	3.09%	191	3.94%
SKODA	2,353,339.56	1,115,508.45	1.39%	1.40%	102	2.10%
LAND ROVER	1,170,237.75	433,243.45	0.69%	0.54%	34	0.70%
SEAT	1,071,166.87	421,004.90	0.63%	0.53%	56	1.15%
ALFA ROMEO	1,026,220.22	471,519.85	0.61%	0.59%	32	0.66%
CUPRA	972,533.67	430,993.50	0.58%	0.54%	34	0.70%
FIAT	940,644.53	358,461.35	0.56%	0.45%	56	1.15%
HYUNDAI	930,762.40	343,361.45	0.55%	0.43%	39	0.80%
JEEP	812,943.84	321,880.30	0.48%	0.40%	39	0.80%
RENAULT	812,806.60	243,914.40	0.48%	0.31%	43	0.89%
HARLEY-DAVIDSON	805,602.81	397,957.40	0.48%	0.50%	52	1.07%
PEUGEOT	741,275.84	240,259.95	0.44%	0.30%	38	0.78%
OPEL	420,757.60	122,615.60	0.25%	0.15%	25	0.52%
Other	4,223,032.09	1,529,810.60	2.50%	1.92%	196	4.04%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### 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	27,034,176.51	13,346,735.50	16.02%	16.72%	696	14.35%
VD	20,356,508.09	9,204,272.10	12.06%	11.53%	602	12.41%
BE	14,142,524.38	6,501,482.45	8.38%	8.14%	462	9.53%
AG	13,585,998.97	6,200,649.15	8.05%	7.77%	445	9.18%
TI	12,545,424.23	6,404,718.85	7.43%	8.02%	338	6.97%
GE	9,444,930.12	4,535,850.65	5.60%	5.68%	225	4.64%
VS	9,083,499.28	3,929,696.70	5.38%	4.92%	300	6.19%
FR	7,569,510.80	3,456,857.35	4.49%	4.33%	248	5.11%
SG	7,006,654.44	3,163,290.60	4.15%	3.96%	213	4.39%
TG	6,438,980.77	3,078,706.65	3.82%	3.86%	201	4.15%
LU	6,246,076.38	3,028,038.35	3.70%	3.79%	188	3.88%
ZG	6,005,658.98	3,145,109.45	3.56%	3.94%	112	2.31%
SO	5,504,134.62	2,541,569.80	3.26%	3.18%	179	3.69%
BL	5,263,943.37	2,526,794.90	3.12%	3.16%	149	3.07%
SZ	4,286,058.53	2,020,660.80	2.54%	2.53%	91	1.88%
NE	3,711,546.53	1,719,682.20	2.20%	2.15%	108	2.23%
GR	2,169,395.11	1,032,201.75	1.29%	1.29%	56	1.15%
BS	1,888,925.52	998,009.80	1.12%	1.25%	46	0.95%
SH	1,460,969.30	662,846.30	0.87%	0.83%	35	0.72%
JU	1,460,717.30	590,524.20	0.87%	0.74%	60	1.24%
NW	835,074.02	413,082.65	0.49%	0.52%	20	0.41%
OW	812,913.98	382,503.60	0.48%	0.48%	18	0.37%
GL	770,382.34	371,751.85	0.46%	0.47%	24	0.49%
AR	416,053.97	221,329.65	0.25%	0.28%	17	0.35%
UR	374,951.90	172,816.25	0.22%	0.22%	10	0.21%
AI	326,539.42	191,134.10	0.19%	0.24%	6	0.12%
<b>Total</b>	<b>168,741,548.86</b>	<b>79,840,315.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,849</b>	<b>100.00%</b>



### Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

#### 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	239,223.87	146,703.80	0.14%	0.18%	2	0.04%
Customer 2	216,707.86	118,848.65	0.13%	0.15%	2	0.04%
Customer 3	206,470.52	87,216.40	0.12%	0.11%	5	0.10%
Customer 4	197,221.31	103,992.55	0.12%	0.13%	2	0.04%
Customer 5	167,470.94	101,207.05	0.10%	0.13%	2	0.04%
Customer 6	146,292.79	60,352.85	0.09%	0.08%	1	0.02%
Customer 7	145,773.30	74,753.95	0.09%	0.09%	2	0.04%
Customer 8	144,325.92	95,636.05	0.09%	0.12%	1	0.02%
Customer 9	143,974.74	91,863.95	0.09%	0.12%	1	0.02%
Customer 10	143,103.28	88,152.25	0.08%	0.11%	1	0.02%
Customer 11	142,735.36	51,067.80	0.08%	0.06%	1	0.02%
Customer 12	142,457.09	90,065.00	0.08%	0.11%	1	0.02%
Customer 13	141,439.35	66,172.70	0.08%	0.08%	1	0.02%
Customer 14	140,252.65	83,565.45	0.08%	0.10%	1	0.02%
Customer 15	139,290.67	93,216.15	0.08%	0.12%	1	0.02%
Customer 16	137,511.56	66,422.50	0.08%	0.08%	2	0.04%
Customer 17	137,368.74	78,922.95	0.08%	0.10%	1	0.02%
Customer 18	136,693.05	57,567.35	0.08%	0.07%	2	0.04%
Customer 19	135,721.39	71,959.15	0.08%	0.09%	1	0.02%
Customer 20	135,697.23	81,337.05	0.08%	0.10%	1	0.02%
<b>Total</b>	<b>3,139,731.62</b>	<b>1,709,023.60</b>	<b>1.86%</b>	<b>2.14%</b>	<b>31</b>	<b>0.64%</b>

  

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	7,678,156.52	4,110,427.35	4.55%	5.15%	102	2.10%
Dealer 2	7,680,280.61	4,065,334.70	4.55%	5.09%	107	2.21%
Dealer 3	4,832,235.43	2,853,678.85	2.86%	3.57%	59	1.22%
Dealer 4	5,283,761.58	2,839,796.35	3.13%	3.56%	75	1.55%
Dealer 5	4,839,340.22	2,682,288.35	2.87%	3.36%	69	1.42%
Dealer 6	4,201,774.51	2,351,533.95	2.49%	2.95%	61	1.26%
Dealer 7	4,983,221.87	2,299,825.45	2.95%	2.88%	63	1.30%
Dealer 8	3,034,857.66	1,564,179.80	1.80%	1.96%	43	0.89%
Dealer 9	2,875,399.82	1,525,897.10	1.70%	1.91%	43	0.89%
Dealer 10	2,626,168.63	1,396,026.15	1.56%	1.75%	37	0.76%
Dealer 11	1,975,462.57	1,123,714.35	1.17%	1.41%	23	0.47%
Dealer 12	1,827,341.98	1,087,776.35	1.08%	1.36%	26	0.54%
Dealer 13	1,814,427.13	1,062,919.25	1.08%	1.33%	27	0.56%
Dealer 14	1,762,475.08	860,943.80	1.04%	1.08%	23	0.47%
Dealer 15	2,922,918.57	732,045.20	1.73%	0.92%	116	2.39%
Dealer 16	1,286,500.68	644,685.25	0.76%	0.81%	37	0.76%
Dealer 17	1,078,811.43	580,084.45	0.64%	0.73%	37	0.76%
Dealer 18	1,031,554.60	575,649.25	0.61%	0.72%	21	0.43%
Dealer 19	1,108,607.64	547,040.80	0.66%	0.69%	18	0.37%
Dealer 20	1,067,548.67	537,484.85	0.63%	0.67%	31	0.64%
<b>Total</b>	<b>63,910,845.20</b>	<b>33,441,331.60</b>	<b>37.87%</b>	<b>41.88%</b>	<b>1,018</b>	<b>20.99%</b>



## Auto lease-now 2023-2 AG

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

Previous period : 01/11/2023 to 30/11/2023

### Contact information

<b>Account bank</b>	<i>Credit Suisse (Schweiz) AG Paradeplatz 8 8001 Zurich Switzerland</i>	<b>Arranger</b>	<i>Credit Suisse AG Paradeplatz 8 8001 Zurich Switzerland</i>
<b>Servicer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Corporate Servicer</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Issuer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Cash manager</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Legal Advisor</b>	<i>NKF Bahnhofstrasse 53 8001 Zurich Switzerland</i>	<b>Servicing Facilitator</b>	<i>Amicorp Switzerland AG Mühlebachstrasse 54 8008 Zurich Switzerland <a href="mailto:voilet@amicorp.com">voilet@amicorp.com</a></i>
<b>Note Trustee</b>	<i>ProServices Trustees (Switzerland) AG Mühlebachstrasse 54 8008 Zurich Switzerland</i>	<b>Corporate Sub Servicer</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>
<b>Seller</b>	<i>BANK-now AG Neugasse 18 8810 Horgen Switzerland <a href="mailto:fa-funding@bank-now.ch">fa-funding@bank-now.ch</a></i>	<b>Principal Paying Agent</b>	<i>Credit Suisse AG Paradeplatz 8 8001 Zurich Switzerland</i>
<b>Bondholder's rep</b>	<i>ProServices Trustees (Switzerland) AG Mühlebachstrasse 54 8008 Zurich Switzerland</i>		