



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

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

Previous period : 01/10/2023 to 31/10/2023

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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



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Notes information report

Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	22/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/11/2023 - 30/11/2023
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/12/2023
Monthly Payment Date	22/12/2023
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	30/11/2023

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
		<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	135,000,000.00	135,000,000.00	135,000,000.00
Outstanding Subordinated Loan	37,764,309.96	37,764,309.96	37,764,309.96
Note Interest Account	-	639,495.00	639,495.00
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	-	185,114.82	24,655.31
Subordinated Loan Ledger	370,595.00	-	-
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	254,835.85	266,027.95

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%



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Replenishment Criteria

Replenishment Criteria

	Threshold value	Current value	Outcome
a) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	45.05%	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%	26.68%	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%	9.82%	PASS
d) the weighted-average yield of all Purchased Lease Assets would not be less than 4.00 per cent.;	4.00%	4.46%	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%	47.17%	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%	1.88%	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%	5.27%	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%	35.59%	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



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Interest - Available Distribution Amount

Amount

subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts (calculated by the Cash Manager pursuant to the Cash Management Agreement, which shall, in the absence of manifest error be binding on Noteholders pursuant to Condition 11 (Principal Paying Agent and Cash Manager; Determinations Binding)) as of the immediately preceding Calculation Date, which shall be applied by the Issuer or the Cash Manager according to the applicable Priority of Payments on such Monthly Payment Date:

(i)	<i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	-
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	4,820,703.37
(vi)	<i>any amounts standing to the credit of the Payment Account;</i>	-
(v)	<i>any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;</i>	-
(vi)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;</i>	-
(vii)	<i>if such Monthly Payment Date is the first Payment Date falling on the final day of, or following the end of, the Revolving Period, any amount standing to the credit of the Replenishment Ledger on such Payment Date;</i>	-
(viii)	<i>any amounts standing to the credit of the Cash Reserve Account; or</i>	2,362,700.34
Total Available Distribution Amount		7,183,403.71

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		7,183,403.71



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		7,183,403.71
	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;	-	7,183,403.71
(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;	(316,375.18)	6,867,028.53
	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;	-	6,867,028.53
(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)	6,866,445.15
(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)	6,862,585.90
(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)	6,542,838.40
(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)	4,180,138.07
(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;	(3,715,234.00)	464,904.07
(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;	-	464,904.07
(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	(464,904.07)	-
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	-



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Monthly Portfolio and Performance Report

Pool Information

Outstanding Lease Pool			
The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		168,610,633.58	168,745,568.42
Outstanding balance at end of period before repurchases / replenishment	-	165,358,953.32	165,049,075.97
(-) Repurchases	-	-	-
(+) Replenishments	-	3,386,615.10	3,690,578.68
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,745,568.42	168,739,654.65

Deposits			
Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		247,885.85	254,835.85
(-) Movements in period	-	2,950.00	(500.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	250,835.85	254,335.85
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	4,000.00	11,692.10
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	254,835.85	266,027.95

Status of Assets			
Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	164,211,398.00	164,083,645.97
Delinquent contracts (> 30 days)	-	213,607.68	351,510.37
Total contracts - amount	-	164,425,005.68	164,435,156.34
	#	#	#
Current contracts	-	4,528	4,598
Delinquent contracts (> 30 days)	-	4	8
Total contracts - number	-	4,462	4,606

Defaulted assets			
	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	-	34,594.73
Total Assets	-	-	34,594.73

Cumulative	Amount	Percentage
	CHF	CHF
Defaulted Assets	34,594.73	0.02%
Total Assets	34,594.73	0.02%

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

Cumulative	Amount	Percentage
	CHF	CHF
Recoveries	-	-
Total Assets	-	-



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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		164,083,645.97	99.42%	4,582	99.48%
1 day	30 Days	613,919.63	0.37%	16	0.35%
31 days	60 Days	237,698.27	0.14%	5	0.11%
61 days	90 Days	113,812.10	0.07%	3	0.07%
Total		165,049,075.97	100.00%	4,606	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	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	-	-	-	0.00%	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%



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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,715,970.52	60,362,523.85	73.32%	75.83%	3,636	76.84%
Commercial	45,023,684.13	19,237,489.20	26.68%	24.17%	1,096	23.16%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	77,763,189.20	35,501,438.75	46.08%	44.60%	2,975	62.87%
Non-CCA	90,976,465.45	44,098,574.30	53.92%	55.40%	1,757	37.13%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	100.00%

New versus Used						
New vs. Used	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	92,719,300.35	46,169,078.25	54.95%	58.00%	2,130	45.01%
Used	76,020,354.30	33,430,934.80	45.05%	42.00%	2,602	54.99%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	64,269,573.18	34,078,843.80	38.09%	42.81%	1,482	31.32%
Used	59,446,397.34	26,283,680.05	35.23%	33.02%	2,154	45.52%
Total	123,715,970.52	60,362,523.85	73.32%	75.83%	3,636.00	76.84%

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	28,449,727.17	12,090,234.45	16.86%	15.19%	648	13.69%
Used	16,573,956.96	7,147,254.75	9.82%	8.98%	448	9.47%
Total	45,023,684.13	19,237,489.20	26.68%	24.17%	1,096	23.16%

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	150,750,938.09	73,326,311.85	89.34%	92.12%	4,030	85.16%
Light commercial vehicle	16,993,719.63	5,800,595.25	10.07%	7.29%	639	13.50%
Motorbike	994,996.93	473,105.95	0.59%	0.59%	63	1.33%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	11,850,747.69	3,920,390.55	7.02%	4.93%	983	20.77%
>20,000 - 30,000	25,125,257.32	9,967,287.60	14.89%	12.52%	1,167	24.66%
>30,000 - 40,000	25,520,615.52	11,192,326.05	15.12%	14.06%	841	17.77%
>40,000 - 50,000	20,866,577.26	9,891,439.05	12.37%	12.43%	527	11.14%
>50,000 - 75,000	35,560,597.32	17,666,235.15	21.07%	22.19%	662	13.99%
>75,000 - 100,000	23,020,212.05	12,577,066.40	13.64%	15.80%	301	6.36%
>100,000 - 150,000	23,602,540.73	12,675,816.30	13.99%	15.92%	228	4.82%
>150,000	3,193,106.76	1,709,451.95	1.89%	2.15%	23	0.49%



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Stratification tables

<i>Total</i>	<i>168,739,654.65</i>	<i>79,600,013.05</i>	<i>100.00%</i>	<i>100.00%</i>	<i>4,732</i>	<i>100.00%</i>
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Stratification tables

New versus Used

Loan size - New versus Used

Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	2,194,908.86	9,655,838.83	2.37%	12.70%	159	824	7.46%	31.67%
>20,000 - 30,000	9,936,836.09	15,188,421.23	10.72%	19.98%	458	709	21.50%	27.25%
>30,000 - 40,000	12,143,027.75	13,377,587.77	13.10%	17.60%	403	438	18.92%	16.83%
>40,000 - 50,000	12,900,252.11	7,966,325.15	13.91%	10.48%	324	203	15.21%	7.80%
>50,000 - 75,000	23,681,875.53	11,878,721.79	25.54%	15.63%	439	223	20.61%	8.57%
>75,000 - 100,000	14,271,015.51	8,749,196.54	15.39%	11.51%	186	115	8.73%	4.42%
>100,000 - 150,000	14,541,919.88	9,060,620.85	15.68%	11.92%	139	89	6.53%	3.42%
>150,000	3,049,464.62	143,642.14	3.29%	0.19%	22	1	1.03%	0.04%
Total	92,719,300.35	76,020,354.30	100.00%	100.00%	2,130	2,602	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	863,225.60	3,057,164.95	1.87%	9.14%	3,920,390.55	4.93%
>20,000 - 30,000	4,159,056.05	5,808,231.55	9.01%	17.37%	9,967,287.60	12.52%
>30,000 - 40,000	5,778,333.40	5,413,992.65	12.52%	16.19%	11,192,326.05	14.06%
>40,000 - 50,000	6,128,995.75	3,762,443.30	13.28%	11.25%	9,891,439.05	12.43%
>50,000 - 75,000	11,779,190.60	5,887,044.55	25.51%	17.61%	17,666,235.15	22.19%
>75,000 - 100,000	8,027,781.70	4,549,284.70	17.39%	13.61%	12,577,066.40	15.80%
>100,000 - 150,000	7,818,679.25	4,857,137.05	16.93%	14.53%	12,675,816.30	15.92%
>150,000	1,613,815.90	95,636.05	3.50%	0.29%	1,709,451.95	2.15%
Total	46,169,078.25	33,430,934.80	100.00%	100.00%	79,600,013.05	100.00%



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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	9,854,112.07	1,996,635.62	7.97%	4.43%	814	169	22.39%	15.42%
>20,000 - 30,000	20,372,600.58	4,752,656.74	16.47%	10.56%	942	225	25.91%	20.53%
>30,000 - 40,000	19,813,378.25	5,707,237.27	16.02%	12.68%	648	193	17.82%	17.61%
>40,000 - 50,000	15,892,056.76	4,974,520.50	12.85%	11.05%	400	127	11.00%	11.59%
>50,000 - 75,000	25,491,155.07	10,069,442.25	20.60%	22.36%	472	190	12.98%	17.34%
>75,000 - 100,000	16,142,712.86	6,877,499.19	13.05%	15.28%	210	91	5.78%	8.30%
>100,000 - 150,000	13,913,516.87	9,689,023.86	11.25%	21.52%	134	94	3.69%	8.58%
>150,000	2,236,438.06	956,668.70	1.81%	2.12%	16	7	0.44%	0.64%
Total	123,715,970.52	45,023,684.13	100.00%	100.00%	3,636	1,096	100.00%	100.00%

Loan size - Private/Commercial - Residual Value

Financed Amount Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	3,402,798.55	517,592.00	5.64%	2.69%	3,920,390.55	4.93%
>20,000 - 30,000	8,550,732.15	1,416,555.45	14.17%	7.36%	9,967,287.60	12.52%
>30,000 - 40,000	9,226,390.95	1,965,935.10	15.28%	10.22%	11,192,326.05	14.06%
>40,000 - 50,000	8,034,883.05	1,856,556.00	13.31%	9.65%	9,891,439.05	12.43%
>50,000 - 75,000	13,303,326.90	4,362,908.25	22.04%	22.68%	17,666,235.15	22.19%
>75,000 - 100,000	8,988,035.80	3,589,030.60	14.89%	18.66%	12,577,066.40	15.80%
>100,000 - 150,000	7,651,358.25	5,024,458.05	12.68%	26.12%	12,675,816.30	15.92%
>150,000	1,204,998.20	504,453.75	2.00%	2.62%	1,709,451.95	2.15%
Total	60,362,523.85	19,237,489.20	100.00%	100.00%	79,600,013.05	100.00%



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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	2,045,295.97	580,521.90	1.21%	0.73%	289	6.11%
>10,000 - 20,000	17,294,194.84	5,932,127.60	10.25%	7.45%	1,121	23.69%
>20,000 - 30,000	28,576,381.83	11,770,408.60	16.94%	14.79%	1,147	24.24%
>30,000 - 40,000	25,088,216.86	11,391,559.90	14.87%	14.31%	725	15.32%
>40,000 - 50,000	20,340,866.88	9,998,691.60	12.05%	12.56%	455	9.62%
>50,000 - 75,000	34,510,762.64	17,842,055.80	20.45%	22.41%	574	12.13%
>75,000 - 100,000	22,740,836.91	12,226,623.65	13.48%	15.36%	268	5.66%
>100,000 - 150,000	18,143,098.72	9,858,024.00	10.75%	12.38%	153	3.23%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	133,972.44	1,911,323.53	0.14%	2.51%	21	268	0.99%	10.30%
>10,000 - 20,000	4,845,313.15	12,448,881.69	5.23%	16.38%	297	824	13.94%	31.67%
>20,000 - 30,000	12,565,648.77	16,010,733.06	13.55%	21.06%	502	645	23.57%	24.79%
>30,000 - 40,000	12,999,667.37	12,088,549.49	14.02%	15.90%	373	352	17.51%	13.53%
>40,000 - 50,000	12,810,764.51	7,530,102.37	13.82%	9.91%	286	169	13.43%	6.50%
>50,000 - 75,000	22,826,893.00	11,683,869.64	24.62%	15.37%	382	192	17.93%	7.38%
>75,000 - 100,000	13,981,604.47	8,759,232.44	15.08%	11.52%	165	103	7.75%	3.96%
>100,000 - 150,000	12,555,436.64	5,587,662.08	13.54%	7.35%	104	49	4.88%	1.88%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	92,719,300.35	76,020,354.30	100.00%	100.00%	2,130	2,602	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	74,637.20	505,884.70	0.16%	1.51%	580,521.90	0.73%
>10,000 - 20,000	1,786,063.00	4,146,064.60	3.87%	12.40%	5,932,127.60	7.45%
>20,000 - 30,000	5,443,600.90	6,326,807.70	11.79%	18.93%	11,770,408.60	14.79%
>30,000 - 40,000	6,198,625.50	5,192,934.40	13.43%	15.53%	11,391,559.90	14.31%
>40,000 - 50,000	6,391,731.70	3,606,959.90	13.84%	10.79%	9,998,691.60	12.56%
>50,000 - 75,000	11,807,631.45	6,034,424.35	25.57%	18.05%	17,842,055.80	22.41%
>75,000 - 100,000	7,691,664.90	4,534,958.75	16.66%	13.57%	12,226,623.65	15.36%
>100,000 - 150,000	6,775,123.60	3,082,900.40	14.67%	9.22%	9,858,024.00	12.38%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	46,169,078.25	33,430,934.80	100.00%	100.00%	79,600,013.05	100.00%



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

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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	1,648,456.02	396,839.95	1.33%	0.88%	232	57	6.38%	5.20%
>10,000 - 20,000	14,078,435.64	3,215,759.20	11.38%	7.14%	914	207	25.14%	18.89%
>20,000 - 30,000	22,645,232.18	5,931,149.65	18.30%	13.17%	909	238	25.00%	21.72%
>30,000 - 40,000	19,423,645.37	5,664,571.49	15.70%	12.58%	562	163	15.46%	14.87%
>40,000 - 50,000	15,100,178.91	5,240,687.97	12.21%	11.64%	338	117	9.30%	10.68%
>50,000 - 75,000	24,508,969.47	10,001,793.17	19.81%	22.21%	408	166	11.22%	15.15%
>75,000 - 100,000	14,912,410.54	7,828,426.37	12.05%	17.39%	177	91	4.87%	8.30%
>100,000 - 150,000	11,398,642.39	6,744,456.33	9.21%	14.98%	96	57	2.64%	5.20%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123,715,970.52	45,023,684.13	100.00%	100.00%	3,636	1,096	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	480,527.75	99,994.15	0.80%	0.52%	580,521.90	0.73%
>10,000 - 20,000	5,136,941.95	795,185.65	8.51%	4.13%	5,932,127.60	7.45%
>20,000 - 30,000	9,935,577.05	1,834,831.55	16.46%	9.54%	11,770,408.60	14.79%
>30,000 - 40,000	9,343,928.45	2,047,631.45	15.48%	10.64%	11,391,559.90	14.31%
>40,000 - 50,000	7,764,036.30	2,234,655.30	12.86%	11.62%	9,998,691.60	12.56%
>50,000 - 75,000	13,157,416.35	4,684,639.45	21.80%	24.35%	17,842,055.80	22.41%
>75,000 - 100,000	8,262,742.80	3,963,880.85	13.69%	20.60%	12,226,623.65	15.36%
>100,000 - 150,000	6,281,353.20	3,576,670.80	10.41%	18.59%	9,858,024.00	12.38%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	60,362,523.85	19,237,489.20	100.00%	100.00%	79,600,013.05	100.00%



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Previous period : 01/10/2023 to 31/10/2023

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	7,715,940.91	285,548.65	4.57%	0.36%	432	9.13%
>1,000 - 5,000	12,226,475.21	2,602,951.55	7.25%	3.27%	758	16.02%
>5,000 - 10,000	18,499,445.52	6,602,250.35	10.96%	8.29%	854	18.05%
>10,000 - 20,000	38,221,139.82	18,342,287.95	22.65%	23.04%	1,250	26.42%
>20,000 - 30,000	31,070,924.94	16,608,872.00	18.41%	20.87%	677	14.31%
>30,000 - 40,000	21,234,857.77	11,595,614.75	12.58%	14.57%	334	7.06%
>40,000 - 50,000	14,343,774.06	8,039,920.70	8.50%	10.10%	181	3.83%
>50,000	25,427,096.42	15,522,567.10	15.07%	19.50%	246	5.20%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	3,987,124.44	3,728,816.47	4.30%	4.91%	151	281	7.09%	10.80%
>1,000 - 5,000	3,493,012.52	8,733,462.69	3.77%	11.49%	164	594	7.70%	22.83%
>5,000 - 10,000	6,042,674.32	12,456,771.20	6.52%	16.39%	259	595	12.16%	22.87%
>10,000 - 20,000	18,844,116.44	19,377,023.38	20.32%	25.49%	611	639	28.69%	24.56%
>20,000 - 30,000	20,347,284.65	10,723,640.29	21.95%	14.11%	445	232	20.89%	8.92%
>30,000 - 40,000	13,047,516.27	8,187,341.50	14.07%	10.77%	212	122	9.95%	4.69%
>40,000 - 50,000	9,168,331.27	5,175,442.79	9.89%	6.81%	117	64	5.49%	2.46%
>50,000	17,789,240.44	7,637,855.98	19.19%	10.05%	171	75	8.03%	2.88%
Total	92,719,300.35	76,020,354.30	100.00%	100.00%	2,130	2,602	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	108,697.60	176,851.05	0.24%	0.53%	285,548.65	0.36%
>1,000 - 5,000	607,007.10	1,995,944.45	1.31%	5.97%	2,602,951.55	3.27%
>5,000 - 10,000	2,046,574.60	4,555,675.75	4.43%	13.63%	6,602,250.35	8.29%
>10,000 - 20,000	9,115,066.65	9,227,221.30	19.74%	27.60%	18,342,287.95	23.04%
>20,000 - 30,000	10,931,160.80	5,677,711.20	23.68%	16.98%	16,608,872.00	20.87%
>30,000 - 40,000	7,368,962.40	4,226,652.35	15.96%	12.64%	11,595,614.75	14.57%
>40,000 - 50,000	5,174,150.65	2,865,770.05	11.21%	8.57%	8,039,920.70	10.10%
>50,000	10,817,458.45	4,705,108.65	23.43%	14.07%	15,522,567.10	19.50%
Total	46,169,078.25	33,430,934.80	100.00%	100.00%	79,600,013.05	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	4,013,861.45	3,702,079.46	3.24%	8.22%	273	159	7.51%	14.51%
>1,000 - 5,000	8,492,186.64	3,734,288.57	6.86%	8.29%	559	199	15.37%	18.16%
>5,000 - 10,000	14,603,933.32	3,895,512.20	11.80%	8.65%	696	158	19.14%	14.42%
>10,000 - 20,000	29,986,108.56	8,235,031.26	24.24%	18.29%	1,021	229	28.08%	20.89%
>20,000 - 30,000	24,685,772.34	6,385,152.60	19.95%	14.18%	550	127	15.13%	11.59%
>30,000 - 40,000	15,168,710.08	6,066,147.69	12.26%	13.47%	244	90	6.71%	8.21%
>40,000 - 50,000	9,589,477.22	4,754,296.84	7.75%	10.56%	126	55	3.47%	5.02%
>50,000	17,175,920.91	8,251,175.51	13.88%	18.33%	167	79	4.59%	7.21%
Total	123,715,970.52	45,023,684.13	100.00%	100.00%	3,636	1,096	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	170,931.55	114,617.10	0.28%	0.60%	285,548.65	0.36%
>1,000 - 5,000	1,931,303.75	671,647.80	3.20%	3.49%	2,602,951.55	3.27%
>5,000 - 10,000	5,364,632.80	1,237,617.55	8.89%	6.43%	6,602,250.35	8.29%
>10,000 - 20,000	14,862,349.85	3,479,938.10	24.62%	18.09%	18,342,287.95	23.04%
>20,000 - 30,000	13,444,303.45	3,164,568.55	22.27%	16.45%	16,608,872.00	20.87%
>30,000 - 40,000	8,471,937.65	3,123,677.10	14.04%	16.24%	11,595,614.75	14.57%
>40,000 - 50,000	5,581,003.65	2,458,917.05	9.25%	12.78%	8,039,920.70	10.10%
>50,000	10,536,061.15	4,986,505.95	17.45%	25.92%	15,522,567.10	19.50%
Total	60,362,523.85	19,237,489.20	100.00%	100.00%	79,600,013.05	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	298,080.57	230,241.55	0.18%	0.29%	21	0.44%
13 - 24 months	3,404,172.98	1,568,354.00	2.02%	1.97%	210	4.44%
25 - 36 months	21,567,998.35	11,682,134.65	12.78%	14.68%	632	13.36%
37 - 48 months	78,166,001.39	37,440,885.55	46.32%	47.04%	2,194	46.37%
49 - 60 months	65,303,401.36	28,678,397.30	38.70%	36.03%	1,675	35.40%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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	26,751,072.47	11,178,033.00	15.85%	14.04%	798	16.86%
7 - 12	96,766,677.01	45,494,339.95	57.35%	57.15%	2,604	55.03%
13 - 18	41,239,498.70	20,929,000.45	24.44%	26.29%	1,106	23.37%
19 - 24	3,982,406.47	1,998,639.65	2.36%	2.51%	224.00	4.73%
25 - 36	-	-	0.00%	0.00%	-	0.00%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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			#	
2023	26,250.88	26,434.55	0.02%	0.03%	2	0.04%
2024	1,246,326.70	733,467.65	0.74%	0.92%	88	1.86%
2025	14,286,218.55	8,005,720.30	8.47%	10.06%	477	10.08%
2026	49,435,983.58	25,250,663.70	29.30%	31.72%	1,383	29.23%
2027	75,047,084.69	34,223,273.90	44.48%	42.99%	2,024	42.77%
2028	28,697,790.25	11,360,452.95	17.01%	14.27%	758	16.02%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	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%	12,969,490.42	7,628,006.50	7.69%	9.58%	287	6.07%
2.01% - 3.00%	28,817,096.44	13,624,198.85	17.08%	17.12%	836	17.67%
3.01% - 4.00%	28,441,921.35	14,933,584.20	16.86%	18.76%	576	12.17%
4.01% - 5.00%	24,098,360.56	12,161,641.00	14.28%	15.28%	436	9.21%
5.01% - 6.00%	49,554,117.67	22,012,663.20	29.37%	27.65%	1,590	33.60%
> 6.00%	24,858,668.21	9,239,919.30	14.73%	11.61%	1,007	21.28%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	100.00%



Auto lease-now 2023-2 AG

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

Previous period : 01/10/2023 to 31/10/2023

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	60,046,899.94	31,964,474.05	35.59%	40.16%	825	17.43%
FORD	28,549,825.81	11,531,501.70	16.92%	14.49%	1,172	24.77%
VOLVO	27,922,456.46	13,685,695.80	16.55%	17.19%	702	14.84%
MERCEDES-BENZ	8,892,148.92	3,630,517.30	5.27%	4.56%	288	6.09%
MAZDA	8,146,269.06	4,168,397.55	4.83%	5.24%	345	7.29%
AUDI	7,640,836.86	3,429,258.20	4.53%	4.31%	243	5.14%
VW	5,797,818.06	2,321,610.35	3.44%	2.92%	249	5.26%
BMW	5,474,972.53	2,421,832.55	3.24%	3.04%	184	3.89%
SKODA	2,362,913.01	1,115,044.20	1.40%	1.40%	101	2.13%
LAND ROVER	1,217,128.12	455,063.30	0.72%	0.57%	34	0.72%
ALFA ROMEO	1,027,896.90	470,127.10	0.61%	0.59%	31	0.66%
SEAT	1,004,160.88	388,971.45	0.60%	0.49%	52	1.10%
FIAT	957,103.35	368,210.65	0.57%	0.46%	55	1.16%
HYUNDAI	909,168.34	334,076.40	0.54%	0.42%	38	0.80%
HARLEY-DAVIDSON	838,948.14	409,099.45	0.50%	0.51%	52	1.10%
CUPRA	959,309.24	424,493.95	0.57%	0.53%	33	0.70%
RENAULT	826,359.87	239,271.85	0.49%	0.30%	42	0.89%
JEEP	820,861.27	320,487.55	0.49%	0.40%	38	0.80%
PEUGEOT	738,333.83	235,711.20	0.44%	0.30%	37	0.78%
TOYOTA	409,197.79	149,721.50	0.24%	0.19%	21	0.44%
Other	4,197,046.27	1,536,446.95	2.49%	1.93%	190	4.02%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	100.00%



Auto lease-now 2023-2 AG

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

Previous period : 01/10/2023 to 31/10/2023

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	26,601,650.12	13,166,145.25	15.76%	16.54%	669	14.14%
VD	20,024,433.39	9,077,243.30	11.87%	11.40%	583	12.32%
BE	14,209,434.45	6,515,848.80	8.42%	8.19%	453	9.57%
AG	13,635,395.72	6,169,495.00	8.08%	7.75%	433	9.15%
TI	12,789,890.07	6,472,346.35	7.58%	8.13%	335	7.08%
GE	9,631,587.98	4,583,668.65	5.71%	5.76%	224	4.73%
VS	8,995,371.73	3,914,654.80	5.33%	4.92%	286	6.04%
FR	7,796,155.25	3,498,640.10	4.62%	4.40%	246	5.20%
SG	6,900,101.52	3,097,513.00	4.09%	3.89%	207	4.37%
TG	6,486,562.94	3,071,006.90	3.84%	3.86%	200	4.23%
ZG	6,219,072.21	3,242,444.80	3.69%	4.07%	113	2.39%
LU	6,192,076.75	2,994,226.85	3.67%	3.76%	180	3.80%
SO	5,420,486.89	2,514,527.10	3.21%	3.16%	175	3.70%
BL	5,192,204.60	2,475,912.85	3.08%	3.11%	145	3.06%
SZ	4,277,006.29	2,022,053.55	2.53%	2.54%	87	1.84%
NE	3,778,502.72	1,723,396.25	2.24%	2.17%	108	2.28%
GR	2,168,651.47	1,031,635.35	1.29%	1.30%	55	1.16%
BS	1,934,012.48	1,000,331.05	1.15%	1.26%	47	0.99%
SH	1,612,716.38	745,621.25	0.96%	0.94%	37	0.78%
JU	1,369,707.84	563,207.60	0.81%	0.71%	58	1.23%
OW	801,077.07	377,173.80	0.47%	0.47%	17	0.36%
NW	797,912.56	386,831.95	0.47%	0.49%	18	0.38%
GL	767,671.27	370,808.50	0.45%	0.47%	23	0.49%
UR	382,374.21	172,816.25	0.23%	0.22%	10	0.21%
AR	423,617.06	221,329.65	0.25%	0.28%	17	0.36%
AI	331,981.68	191,134.10	0.20%	0.24%	6	0.13%
Total	168,739,654.65	79,600,013.05	100.00%	100.00%	4,732	100.00%



Auto lease-now 2023-2 AG

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

Previous period : 01/10/2023 to 31/10/2023

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	241,140.01	146,703.80	0.14%	0.18%	2	0.04%
Customer 2	215,529.40	118,848.65	0.13%	0.15%	2	0.04%
Customer 3	205,806.78	87,216.40	0.12%	0.11%	5	0.11%
Customer 4	199,790.23	103,992.55	0.12%	0.13%	2	0.04%
Customer 5	169,403.25	101,207.05	0.10%	0.13%	2	0.04%
Customer 6	148,071.70	60,352.85	0.09%	0.08%	1	0.02%
Customer 7	145,356.44	91,863.95	0.09%	0.12%	1	0.02%
Customer 8	144,994.65	74,753.95	0.09%	0.09%	2	0.04%
Customer 9	144,678.06	88,152.25	0.09%	0.11%	1	0.02%
Customer 10	144,469.88	51,067.80	0.09%	0.06%	1	0.02%
Customer 11	143,787.31	90,065.00	0.09%	0.11%	1	0.02%
Customer 12	143,642.14	95,636.05	0.09%	0.12%	1	0.02%
Customer 13	143,171.75	66,172.70	0.08%	0.08%	1	0.02%
Customer 14	142,139.63	93,216.15	0.08%	0.12%	1	0.02%
Customer 15	141,931.13	83,565.45	0.08%	0.10%	1	0.02%
Customer 16	140,048.80	61,559.90	0.08%	0.08%	1	0.02%
Customer 17	139,820.78	66,422.50	0.08%	0.08%	2	0.04%
Customer 18	139,687.12	57,567.35	0.08%	0.07%	2	0.04%
Customer 19	139,045.44	71,169.90	0.08%	0.09%	1	0.02%
Customer 20	138,898.77	78,922.95	0.08%	0.10%	1	0.02%
Total	3,171,413.27	1,688,457.20	1.88%	2.12%	31	0.66%

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	7,943,325.59	4,197,754.95	4.71%	5.27%	105	2.22%
Dealer 2	7,809,888.11	4,065,334.70	4.63%	5.11%	107	2.26%
Dealer 3	4,838,715.55	2,847,495.00	2.87%	3.58%	58	1.23%
Dealer 4	5,253,902.91	2,833,840.05	3.11%	3.56%	73	1.54%
Dealer 5	5,025,260.32	2,754,711.75	2.98%	3.46%	70	1.48%
Dealer 6	5,050,602.95	2,357,392.75	2.99%	2.96%	64	1.35%
Dealer 7	4,160,748.06	2,324,356.60	2.47%	2.92%	60	1.27%
Dealer 8	2,919,626.46	1,563,780.10	1.73%	1.96%	42	0.89%
Dealer 9	2,875,984.04	1,533,191.90	1.70%	1.93%	42	0.89%
Dealer 10	2,663,235.24	1,396,026.15	1.58%	1.75%	37	0.78%
Dealer 11	1,863,546.26	1,131,416.05	1.10%	1.42%	26	0.55%
Dealer 12	2,010,652.34	1,123,714.35	1.19%	1.41%	24	0.51%
Dealer 13	1,838,926.82	1,062,919.25	1.09%	1.34%	27	0.57%
Dealer 14	1,775,500.95	849,204.25	1.05%	1.07%	22	0.46%
Dealer 15	2,741,007.80	690,234.65	1.62%	0.87%	107	2.26%
Dealer 16	1,276,724.05	635,446.65	0.76%	0.80%	36	0.76%
Dealer 17	1,118,132.86	580,084.45	0.66%	0.73%	37	0.78%
Dealer 18	1,045,809.22	575,649.25	0.62%	0.72%	21	0.44%
Dealer 19	1,136,800.86	547,040.80	0.67%	0.69%	18	0.38%
Dealer 20	1,046,235.56	536,092.10	0.62%	0.67%	29	0.61%
Total	64,394,625.95	33,605,685.75	38.16%	42.22%	1,005	21.24%



Auto lease-now 2023-2 AG

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

Previous period : 01/10/2023 to 31/10/2023

Contact information

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