



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

**Monthly Investor Report**

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## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

### 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 : 01/09/2023 to 30/09/2023

### 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%	45.60%	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%	26.45%	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%	9.96%	PASS
d) the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.45%	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%	46.75%	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%	0.15%	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%	1.92%	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%	5.29%	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%	36.15%	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%	0.0%	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>	370,595.00
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	4,436,701.99
(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
	<b>Total Available Distribution Amount</b>	<b>7,169,997.33</b>

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>	-
	<b>Total Available Distribution Amount</b>	<b>7,169,997.33</b>



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**Pre-Enforcement - Priority of Payments**

Available Distribution Amount:		7,169,997.33
	<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;	(1,318.55)	7,168,678.78
(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	(272,551.05)	6,896,127.73
	<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;	-	6,896,127.73
(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;	(583.4)	6,895,544.35
(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;	(250,604.22)	6,644,940.13
(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)	6,325,192.63
(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)	3,962,492.30
(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;	(3,527,594.58)	434,897.72
(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;	-	434,897.72
(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	(434,897.72)	-
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	-



## Auto lease-now 2023-2 AG

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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		-	168,764,309.96
<b>Outstanding balance at end of period before repurchases / replenishment</b>	-	-	<b>165,236,715.38</b>
(-) Repurchases	-	-	-
(+) Replenishments	-	-	3,373,918.20
<b>Outstanding balance at end of period after repurchases / replenishment</b>	168,764,309.96	-	168,610,633.58

##### Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		-	252,685.85
(-) Movements in period	-	-	(6,500.00)
<b>Outstanding balance of deposits at end of period before repurchases / replenishment</b>	-	-	<b>246,185.85</b>
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	-	1,700.00
<b>Outstanding balance of deposits at end of period after repurchases / replenishment</b>	252,685.85	-	247,885.85

##### Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	-	164,295,378.24
Delinquent contracts (> 30 days)	-	-	29,322.67
<b>Total contracts - amount</b>	-	-	<b>164,324,700.91</b>

##### Status of Assets - number of contracts

	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	-	4,460
Delinquent contracts (> 30 days)	-	-	2
<b>Total contracts - number</b>	-	-	<b>4,462</b>

##### Defaulted assets

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

##### Cumulative

	Amount	Percentage
	CHF	CHF
Defaulted Assets	-	-
<b>Total Assets</b>	-	-

##### Recoveries

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

##### Cumulative

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



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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		164,295,378.24	99.43%	4,439	99.48%
1 day	30 Days	912,014.47	0.55%	21	0.47%
31 days	60 Days	29,322.67	0.02%	2	0.04%
61 days	90 Days	-	0.00%	-	0.00%
<b>Total</b>		<b>165,236,715.38</b>	<b>100.00%</b>	<b>4,462</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%	0%
Period 1	-	-	-	0%	0%
Period 2	-	-	-	0%	0%
Period 3	-	-	-	0%	0%
Period 4	-	-	-	0%	0%
Period 5	-	-	-	0%	0%
Period 6	-	-	-	0%	0%
Period 7	-	-	-	0%	0%
Period 8	-	-	-	0%	0%
Period 9	-	-	-	0%	0%
Period 10	-	-	-	0%	0%
Period 11	-	-	-	0%	0%
Period 12	-	-	-	0%	0%



## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

### 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	124,008,219.54	59,771,184.00	73.55%	75.82%	3,528	77.39%
Commercial	44,602,414.04	19,058,278.60	26.45%	24.18%	1,031	22.61%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	77,793,090.08	35,071,020.55	46.14%	44.49%	2,879	63.15%
Non-CCA	90,817,543.50	43,758,442.05	53.86%	55.51%	1,680	36.85%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	91,717,484.35	45,388,566.95	54.40%	57.58%	2,044	44.83%
Used	76,893,149.23	33,440,895.65	45.60%	42.42%	2,515	55.17%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	63,916,422.93	33,549,419.45	37.91%	42.56%	1,440	31.59%
Used	60,091,796.61	26,221,764.55	35.64%	33.26%	2,088	45.80%
<b>Total</b>	<b>124,008,219.54</b>	<b>59,771,184.00</b>	<b>73.55%</b>	<b>75.82%</b>	<b>3,528.00</b>	<b>77.39%</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	27,801,061.42	11,839,147.50	16.49%	15.02%	604	13.25%
Used	16,801,352.62	7,219,131.10	9.96%	9.16%	427	9.37%
<b>Total</b>	<b>44,602,414.04</b>	<b>19,058,278.60</b>	<b>26.45%</b>	<b>24.18%</b>	<b>1,031</b>	<b>22.61%</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	151,271,748.78	72,804,173.75	89.72%	92.36%	3,907	85.70%
Light commercial vehicle	16,335,829.15	5,559,611.00	9.69%	7.05%	589	12.92%
Motorbike	1,003,055.65	465,677.85	0.59%	0.005907409	63	1.38%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	11,714,626.55	3,761,417.25	6.95%	4.77%	929	20.38%
>20,000 - 30,000	24,649,272.28	9,700,805.35	14.62%	12.31%	1,113	24.41%
>30,000 - 40,000	25,006,747.09	10,932,394.15	14.83%	13.87%	801	17.57%
>40,000 - 50,000	21,162,595.37	9,990,134.90	12.55%	12.67%	520	11.41%
>50,000 - 75,000	35,587,925.11	17,493,399.50	21.11%	22.19%	648	14.21%
>75,000 - 100,000	23,473,768.90	12,602,380.25	13.92%	15.99%	301	6.60%
>100,000 - 150,000	24,033,174.47	12,741,614.85	14.25%	16.16%	226	4.96%
>150,000	2,982,523.81	1,607,316.35	1.77%	2.04%	21	0.46%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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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	2,145,551.04	9,569,075.51	2.34%	12.44%	150	779	7.34%	30.97%
>20,000 - 30,000	9,730,734.47	14,918,537.81	10.61%	19.40%	435	678	21.28%	26.96%
>30,000 - 40,000	11,741,127.36	13,265,619.73	12.80%	17.25%	379	422	18.54%	16.78%
>40,000 - 50,000	12,890,164.15	8,272,431.22	14.05%	10.76%	315	205	15.41%	8.15%
>50,000 - 75,000	23,542,009.94	12,045,915.17	25.67%	15.67%	427	221	20.89%	8.79%
>75,000 - 100,000	14,269,823.08	9,203,945.82	15.56%	11.97%	183	118	8.95%	4.69%
>100,000 - 150,000	14,562,839.14	9,470,335.33	15.88%	12.32%	135	91	6.60%	3.62%
>150,000	2,835,235.17	147,288.64	3.09%	0.19%	20	1	0.98%	0.04%
<b>Total</b>	<b>91,717,484.35</b>	<b>76,893,149.23</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,044</b>	<b>2,515</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	838,239.45	2,923,177.80	1.85%	8.74%	3,761,417.25	4.77%
>20,000 - 30,000	4,051,897.20	5,648,908.15	8.93%	16.89%	9,700,805.35	12.31%
>30,000 - 40,000	5,599,000.00	5,333,394.15	12.34%	15.95%	10,932,394.15	13.87%
>40,000 - 50,000	6,128,063.05	3,862,071.85	13.50%	11.55%	9,990,134.90	12.67%
>50,000 - 75,000	11,581,146.05	5,912,253.45	25.52%	17.68%	17,493,399.50	22.19%
>75,000 - 100,000	7,923,464.20	4,678,916.05	17.46%	13.99%	12,602,380.25	15.99%
>100,000 - 150,000	7,755,076.70	4,986,538.15	17.09%	14.91%	12,741,614.85	16.16%
>150,000	1,511,680.30	95,636.05	3.33%	0.29%	1,607,316.35	2.04%
<b>Total</b>	<b>45,388,566.95</b>	<b>33,440,895.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

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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	9,752,796.99	1,961,829.56	7.86%	4.40%	773	156	21.91%	15.13%
>20,000 - 30,000	20,199,081.77	4,450,190.51	16.29%	9.98%	908	205	25.74%	19.88%
>30,000 - 40,000	19,698,042.60	5,308,704.49	15.88%	11.90%	626	175	17.74%	16.97%
>40,000 - 50,000	16,382,294.63	4,780,300.74	13.21%	10.72%	401	119	11.37%	11.54%
>50,000 - 75,000	25,717,920.37	9,870,004.74	20.74%	22.13%	466	182	13.21%	17.65%
>75,000 - 100,000	16,314,727.38	7,159,041.52	13.16%	16.05%	209	92	5.92%	8.92%
>100,000 - 150,000	13,804,599.78	10,228,574.69	11.13%	22.93%	130	96	3.68%	9.31%
>150,000	2,138,756.02	843,767.79	1.72%	1.89%	15	6	0.43%	0.58%
<b>Total</b>	<b>124,008,219.54</b>	<b>44,602,414.04</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,528</b>	<b>1,031</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	3,279,126.25	482,291.00	5.49%	2.53%	3,761,417.25	4.77%
>20,000 - 30,000	8,390,758.80	1,310,046.55	14.04%	6.87%	9,700,805.35	12.31%
>30,000 - 40,000	9,059,250.80	1,873,143.35	15.16%	9.83%	10,932,394.15	13.87%
>40,000 - 50,000	8,179,818.55	1,810,316.35	13.69%	9.50%	9,990,134.90	12.67%
>50,000 - 75,000	13,207,412.10	4,285,987.40	22.10%	22.49%	17,493,399.50	22.19%
>75,000 - 100,000	8,959,682.05	3,642,698.20	14.99%	19.11%	12,602,380.25	15.99%
>100,000 - 150,000	7,550,490.10	5,191,124.75	12.63%	27.24%	12,741,614.85	16.16%
>150,000	1,144,645.35	462,671.00	1.92%	2.43%	1,607,316.35	2.04%
<b>Total</b>	<b>59,771,184.00</b>	<b>19,058,278.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	1,648,973.71	467,711.25	0.98%	0.59%	230	5.04%
>10,000 - 20,000	15,822,528.13	5,244,268.10	9.38%	6.65%	1,025	22.48%
>20,000 - 30,000	26,825,911.65	10,959,345.20	15.91%	13.90%	1,081	23.71%
>30,000 - 40,000	25,753,480.48	11,558,388.60	15.27%	14.66%	745	16.34%
>40,000 - 50,000	21,022,273.92	10,169,537.50	12.47%	12.90%	469	10.29%
>50,000 - 75,000	34,403,160.50	17,480,682.95	20.40%	22.18%	569	12.48%
>75,000 - 100,000	23,917,693.77	12,547,680.55	14.19%	15.92%	280	6.14%
>100,000 - 150,000	19,216,611.42	10,401,848.45	11.40%	13.20%	160	3.51%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	42,280.50	1,606,693.21	0.05%	2.09%	13	217	0.64%	8.63%
>10,000 - 20,000	4,151,191.85	11,671,336.28	4.53%	15.18%	255	770	12.48%	30.62%
>20,000 - 30,000	11,601,003.13	15,224,908.52	12.65%	19.80%	465	616	22.75%	24.49%
>30,000 - 40,000	12,834,612.35	12,918,868.13	13.99%	16.80%	369	376	18.05%	14.95%
>40,000 - 50,000	13,006,004.96	8,016,268.96	14.18%	10.43%	290	179	14.19%	7.12%
>50,000 - 75,000	22,600,250.99	11,802,909.51	24.64%	15.35%	376	193	18.40%	7.67%
>75,000 - 100,000	14,379,609.48	9,538,084.29	15.68%	12.40%	169	111	8.27%	4.41%
>100,000 - 150,000	13,102,531.09	6,114,080.33	14.29%	7.95%	107	53	5.23%	2.11%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>91,717,484.35</b>	<b>76,893,149.23</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,044</b>	<b>2,515</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	72,906.25	394,805.00	0.16%	1.18%	467,711.25	0.59%
>10,000 - 20,000	1,492,115.95	3,752,152.15	3.29%	11.22%	5,244,268.10	6.65%
>20,000 - 30,000	5,021,904.85	5,937,440.35	11.06%	17.76%	10,959,345.20	13.90%
>30,000 - 40,000	6,103,066.20	5,455,322.40	13.45%	16.31%	11,558,388.60	14.66%
>40,000 - 50,000	6,434,051.05	3,735,486.45	14.18%	11.17%	10,169,537.50	12.90%
>50,000 - 75,000	11,444,301.80	6,036,381.15	25.21%	18.05%	17,480,682.95	22.18%
>75,000 - 100,000	7,731,602.40	4,816,078.15	17.03%	14.40%	12,547,680.55	15.92%
>100,000 - 150,000	7,088,618.45	3,313,230.00	15.62%	9.91%	10,401,848.45	13.20%
>150,000	-	-	0.00%	0.00%	-	0.00%
<b>Total</b>	<b>45,388,566.95</b>	<b>33,440,895.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	1,388,014.26	260,959.45	1.12%	0.59%	192	38	5.44%	3.69%
>10,000 - 20,000	12,833,210.41	2,989,317.72	10.35%	6.70%	832	193	23.58%	18.72%
>20,000 - 30,000	21,481,181.99	5,344,729.66	17.32%	11.98%	867	214	24.57%	20.76%
>30,000 - 40,000	20,464,034.72	5,289,445.76	16.50%	11.86%	593	152	16.81%	14.74%
>40,000 - 50,000	15,697,008.85	5,325,265.07	12.66%	11.94%	351	118	9.95%	11.45%
>50,000 - 75,000	24,731,739.08	9,671,421.42	19.94%	21.68%	410	159	11.62%	15.42%
>75,000 - 100,000	15,841,977.83	8,075,715.94	12.77%	18.11%	187	93	5.30%	9.02%
>100,000 - 150,000	11,571,052.40	7,645,559.02	9.33%	17.14%	96	64	2.72%	6.21%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>Total</b>	<b>124,008,219.54</b>	<b>44,602,414.04</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,528</b>	<b>1,031</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	404,098.95	63,612.30	0.68%	0.33%	467,711.25	0.59%	
>10,000 - 20,000	4,534,482.60	709,785.50	7.59%	3.72%	5,244,268.10	6.65%	
>20,000 - 30,000	9,313,796.55	1,645,548.65	15.58%	8.63%	10,959,345.20	13.90%	
>30,000 - 40,000	9,592,389.75	1,965,998.85	16.05%	10.32%	11,558,388.60	14.66%	
>40,000 - 50,000	7,941,553.40	2,227,984.10	13.29%	11.69%	10,169,537.50	12.90%	
>50,000 - 75,000	12,975,619.90	4,505,063.05	21.71%	23.64%	17,480,682.95	22.18%	
>75,000 - 100,000	8,634,031.75	3,913,648.80	14.45%	20.54%	12,547,680.55	15.92%	
>100,000 - 150,000	6,375,211.10	4,026,637.35	10.67%	21.13%	10,401,848.45	13.20%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
<b>Total</b>	<b>59,771,184.00</b>	<b>19,058,278.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>	



## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

### 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	7,160,669.02	259,712.10	4.25%	0.33%	393	8.62%
>1,000 - 5,000	11,738,841.27	2,416,853.60	6.96%	3.07%	703	15.42%
>5,000 - 10,000	17,531,301.29	6,143,499.70	10.40%	7.79%	792	17.37%
>10,000 - 20,000	38,266,768.39	18,061,931.00	22.70%	22.91%	1,231	27.00%
>20,000 - 30,000	31,477,448.74	16,590,776.80	18.67%	21.05%	676	14.83%
>30,000 - 40,000	21,723,885.14	11,667,295.40	12.88%	14.80%	336	7.37%
>40,000 - 50,000	14,437,618.67	7,951,982.00	8.56%	10.09%	179	3.93%
>50,000	26,274,101.06	15,737,412.00	15.58%	19.96%	249	5.46%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	3,608,462.42	3,552,206.60	3.93%	4.62%	134	259	6.56%	10.30%
>1,000 - 5,000	3,231,674.77	8,507,166.50	3.52%	11.06%	147	556	7.19%	22.11%
>5,000 - 10,000	5,475,544.23	12,055,757.06	5.97%	15.68%	232	560	11.35%	22.27%
>10,000 - 20,000	18,620,061.80	19,646,706.59	20.30%	25.55%	595	636	29.11%	25.29%
>20,000 - 30,000	20,403,266.55	11,074,182.19	22.25%	14.40%	441	235	21.58%	9.34%
>30,000 - 40,000	13,027,071.22	8,696,813.92	14.20%	11.31%	209	127	10.23%	5.05%
>40,000 - 50,000	9,053,322.89	5,384,295.78	9.87%	7.00%	114	65	5.58%	2.58%
>50,000	18,298,080.47	7,976,020.59	19.95%	10.37%	172	77	8.41%	3.06%
<b>Total</b>	<b>91,717,484.35</b>	<b>76,893,149.23</b>	<b>100.00%</b>	<b>100.00%</b>	<b>2,044</b>	<b>2,515</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	96,309.45	163,402.65	0.21%	0.49%	259,712.10	0.33%
>1,000 - 5,000	551,008.95	1,865,844.65	1.21%	5.58%	2,416,853.60	3.07%
>5,000 - 10,000	1,839,209.40	4,304,290.30	4.05%	12.87%	6,143,499.70	7.79%
>10,000 - 20,000	8,879,794.75	9,182,136.25	19.56%	27.46%	18,061,931.00	22.91%
>20,000 - 30,000	10,829,268.05	5,761,508.75	23.86%	17.23%	16,590,776.80	21.05%
>30,000 - 40,000	7,264,041.35	4,403,254.05	16.00%	13.17%	11,667,295.40	14.80%
>40,000 - 50,000	5,043,695.70	2,908,286.30	11.11%	8.70%	7,951,982.00	10.09%
>50,000	10,885,239.30	4,852,172.70	23.98%	14.51%	15,737,412.00	19.96%
<b>Total</b>	<b>45,388,566.95</b>	<b>33,440,895.65</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>



## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

### 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	3,763,443.07	3,397,225.95	3.03%	7.62%	252	141	7.14%	13.68%
>1,000 - 5,000	8,296,112.44	3,442,728.83	6.69%	7.72%	523	180	14.82%	17.46%
>5,000 - 10,000	14,144,217.48	3,387,083.81	11.41%	7.59%	656	136	18.59%	13.19%
>10,000 - 20,000	30,196,972.45	8,069,795.94	24.35%	18.09%	1,010	221	28.63%	21.44%
>20,000 - 30,000	25,129,168.89	6,348,279.85	20.26%	14.23%	552	124	15.65%	12.03%
>30,000 - 40,000	15,240,659.18	6,483,225.96	12.29%	14.54%	242	94	6.86%	9.12%
>40,000 - 50,000	9,783,850.72	4,653,767.95	7.89%	10.43%	126	53	3.57%	5.14%
>50,000	17,453,795.31	8,820,305.75	14.07%	19.78%	167	82	4.73%	7.95%
<b>Total</b>	<b>124,008,219.54</b>	<b>44,602,414.04</b>	<b>100.00%</b>	<b>100.00%</b>	<b>3,528</b>	<b>1,031</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	158,279.70	101,432.40	0.26%	0.53%	259,712.10	0.33%	
>1,000 - 5,000	1,817,470.60	599,383.00	3.04%	3.15%	2,416,853.60	3.07%	
>5,000 - 10,000	5,082,536.70	1,060,963.00	8.50%	5.57%	6,143,499.70	7.79%	
>10,000 - 20,000	14,698,378.95	3,363,552.05	24.59%	17.65%	18,061,931.00	22.91%	
>20,000 - 30,000	13,495,916.70	3,094,860.10	22.58%	16.24%	16,590,776.80	21.05%	
>30,000 - 40,000	8,399,514.30	3,267,781.10	14.05%	17.15%	11,667,295.40	14.80%	
>40,000 - 50,000	5,575,237.65	2,376,744.35	9.33%	12.47%	7,951,982.00	10.09%	
>50,000	10,543,849.40	5,193,562.60	17.64%	27.25%	15,737,412.00	19.96%	
<b>Total</b>	<b>59,771,184.00</b>	<b>19,058,278.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>78,829,462.60</b>	<b>100.00%</b>	



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	374,551.25	262,739.25	0.22%	0.33%	22	0.48%
13 - 24 months	3,539,868.44	1,542,218.40	2.10%	1.96%	200	4.39%
25 - 36 months	21,988,609.69	11,670,839.65	13.04%	14.81%	609	13.36%
37 - 48 months	78,298,126.26	37,143,315.85	46.44%	47.12%	2,124	46.59%
49 - 60 months	64,409,477.94	28,210,349.45	38.20%	35.79%	1,604	35.18%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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	68,528,309.28	30,057,415.15	40.64%	38.13%	1,930	42.33%
7 - 12	72,415,622.79	35,020,010.65	42.95%	44.43%	1,788	39.22%
13 - 18	25,392,558.62	12,605,227.95	15.06%	15.99%	718	15.75%
19 - 24	2,274,142.89	1,146,808.85	1.35%	1.45%	123.00	2.70%
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>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	66,254.34	58,932.25	0.04%	0.07%	3	0.07%
2024	1,403,019.54	745,042.40	0.83%	0.95%	89	1.95%
2025	14,684,780.42	7,990,245.45	8.71%	10.14%	458	10.05%
2026	50,438,061.51	25,320,643.30	29.91%	32.12%	1,349	29.59%
2027	74,421,126.10	33,728,939.40	44.14%	42.79%	1,951	42.79%
2028	27,597,391.67	10,985,659.80	16.37%	13.94%	709	15.55%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</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%	13,272,757.12	7,651,365.50	7.87%	9.71%	284	6.23%
2.01% - 3.00%	28,558,083.75	13,374,721.65	16.94%	16.97%	796	17.46%
3.01% - 4.00%	28,634,703.28	14,885,738.30	16.98%	18.88%	568	12.46%
4.01% - 5.00%	42,811,696.65	20,591,214.00	25.39%	26.12%	946	20.75%
5.01% - 6.00%	49,707,054.59	20,022,270.25	29.48%	25.40%	1,752	38.43%
> 6.00%	5,626,338.19	2,304,152.90	3.34%	2.92%	213	4.67%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	60,954,081.25	32,029,476.45	36.15%	40.63%	818	17.94%
FORD	27,851,008.31	11,169,668.55	16.52%	14.17%	1,102	24.17%
VOLVO	27,797,651.25	13,552,740.45	16.49%	17.19%	678	14.87%
MERCEDES-BENZ	8,907,181.18	3,547,787.55	5.28%	4.50%	279	6.12%
MAZDA	8,203,118.63	4,128,378.90	4.87%	5.24%	339	7.44%
AUDI	7,511,869.56	3,345,042.80	4.46%	4.24%	232	5.09%
VW	5,818,179.14	2,321,578.80	3.45%	2.95%	238	5.22%
BMW	5,659,953.74	2,481,628.25	3.36%	3.15%	184	4.04%
SKODA	2,374,499.35	1,124,793.55	1.41%	1.43%	99	2.17%
LAND ROVER	1,130,336.22	410,820.00	0.67%	0.52%	29	0.64%
SEAT	1,018,664.26	387,114.45	0.60%	0.49%	50	1.10%
FIAT	990,467.18	370,067.65	0.59%	0.47%	56	1.23%
ALFA ROMEO	987,949.69	457,128.05	0.59%	0.58%	29	0.64%
HYUNDAI	955,160.13	343,918.55	0.57%	0.44%	37	0.81%
CUPRA	863,466.57	400,817.10	0.51%	0.51%	29	0.64%
HARLEY-DAVIDSON	843,066.70	401,671.35	0.50%	0.51%	52	1.14%
JEEP	783,728.60	299,596.20	0.46%	0.38%	35	0.77%
RENAULT	764,574.83	211,834.50	0.45%	0.27%	38	0.83%
PEUGEOT	728,689.72	231,347.20	0.43%	0.29%	36	0.79%
TOYOTA	415,151.40	147,864.50	0.25%	0.19%	20	0.44%
Other	4,051,835.87	1,466,187.75	2.40%	1.86%	179	3.93%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	26,531,771.53	13,014,814.20	15.74%	16.51%	646	14.17%
VD	20,033,929.76	8,993,643.50	11.88%	11.41%	566	12.42%
BE	14,260,289.24	6,502,106.65	8.46%	8.25%	440	9.65%
AG	13,655,219.43	6,127,855.20	8.10%	7.77%	414	9.08%
TI	12,815,272.46	6,445,271.05	7.60%	8.18%	327	7.17%
GE	9,814,672.69	4,590,168.15	5.82%	5.82%	220	4.83%
VS	9,056,289.39	3,961,402.30	5.37%	5.03%	276	6.05%
FR	7,721,275.28	3,432,198.75	4.58%	4.35%	237	5.20%
SG	6,816,172.61	3,018,299.55	4.04%	3.83%	201	4.41%
ZG	6,498,384.67	3,329,197.15	3.85%	4.22%	113	2.48%
TG	6,394,699.86	3,019,010.65	3.79%	3.83%	190	4.17%
LU	5,966,623.29	2,834,780.15	3.54%	3.60%	167	3.66%
SO	5,188,197.89	2,409,004.90	3.08%	3.06%	154	3.38%
BL	5,171,289.25	2,402,686.45	3.07%	3.05%	143	3.14%
SZ	4,211,815.81	1,970,632.95	2.50%	2.50%	86	1.89%
NE	3,757,848.22	1,707,884.05	2.23%	2.17%	104	2.28%
GR	2,170,849.17	1,046,027.15	1.29%	1.33%	53	1.16%
BS	2,035,828.85	1,038,732.20	1.21%	1.32%	45	0.99%
SH	1,602,044.16	734,479.20	0.95%	0.93%	34	0.75%
JU	1,289,591.21	522,074.80	0.76%	0.66%	54	1.18%
OW	876,387.47	401,314.95	0.52%	0.51%	18	0.39%
NW	820,232.14	386,831.95	0.49%	0.49%	18	0.39%
GL	805,822.82	373,594.00	0.48%	0.47%	23	0.50%
UR	389,683.49	172,816.25	0.23%	0.22%	10	0.22%
AR	384,298.63	203,502.35	0.23%	0.26%	14	0.31%
AI	342,144.26	191,134.10	0.20%	0.24%	6	0.13%
<b>Total</b>	<b>168,610,633.58</b>	<b>78,829,462.60</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,559</b>	<b>100.00%</b>



Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

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	244,931.02	146,703.80	0.15%	0.19%	2	0.04%
Customer 2	218,959.00	118,848.65	0.13%	0.15%	2	0.04%
Customer 3	212,017.93	87,216.40	0.13%	0.11%	5	0.11%
Customer 4	204,876.16	103,992.55	0.12%	0.13%	2	0.04%
Customer 5	173,249.73	101,207.05	0.10%	0.13%	2	0.04%
Customer 6	155,272.27	74,753.95	0.09%	0.09%	2	0.04%
Customer 7	148,099.09	91,863.95	0.09%	0.12%	1	0.02%
Customer 8	147,900.19	51,067.80	0.09%	0.06%	1	0.02%
Customer 9	147,812.82	88,152.25	0.09%	0.11%	1	0.02%
Customer 10	147,288.64	95,636.05	0.09%	0.12%	1	0.02%
Customer 11	146,592.51	66,172.70	0.09%	0.08%	1	0.02%
Customer 12	146,435.23	90,065.00	0.09%	0.11%	1	0.02%
Customer 13	145,638.60	57,567.35	0.09%	0.07%	2	0.04%
Customer 14	145,269.30	83,565.45	0.09%	0.11%	1	0.02%
Customer 15	144,404.39	66,422.50	0.09%	0.08%	2	0.04%
Customer 16	142,483.44	93,216.15	0.08%	0.12%	1	0.02%
Customer 17	142,300.46	71,169.90	0.08%	0.09%	1	0.02%
Customer 18	141,923.46	78,922.95	0.08%	0.10%	1	0.02%
Customer 19	141,825.36	71,959.15	0.08%	0.09%	1	0.02%
Customer 20	141,216.84	61,559.90	0.08%	0.08%	1	0.02%
<b>Total</b>	<b>3,238,496.44</b>	<b>1,700,063.50</b>	<b>1.92%</b>	<b>2.16%</b>	<b>31</b>	<b>0.68%</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	8,038,346.63	4,169,899.80	4.77%	5.29%	105	2.30%
Dealer 2	7,814,663.43	3,991,054.30	4.63%	5.06%	105	2.30%
Dealer 3	5,267,334.79	2,865,203.90	3.12%	3.63%	71	1.56%
Dealer 4	4,853,696.94	2,806,393.80	2.88%	3.56%	56	1.23%
Dealer 5	5,282,882.15	2,806,177.90	3.13%	3.56%	70	1.54%
Dealer 6	5,126,733.84	2,378,562.65	3.04%	3.02%	63	1.38%
Dealer 7	4,293,249.93	2,335,767.95	2.55%	2.96%	61	1.34%
Dealer 8	2,835,071.48	1,537,335.85	1.68%	1.95%	40	0.88%
Dealer 9	2,768,572.83	1,480,748.50	1.64%	1.88%	40	0.88%
Dealer 10	2,843,450.26	1,457,771.75	1.69%	1.85%	37	0.81%
Dealer 11	2,002,517.73	1,189,911.85	1.19%	1.51%	27	0.59%
Dealer 12	2,063,425.81	1,152,254.45	1.22%	1.46%	25	0.55%
Dealer 13	1,852,712.71	1,058,276.70	1.10%	1.34%	26	0.57%
Dealer 14	1,741,388.44	839,454.90	1.03%	1.06%	23	0.50%
Dealer 15	2,741,351.81	671,664.45	1.63%	0.85%	103	2.26%
Dealer 16	1,244,528.57	604,806.00	0.74%	0.77%	35	0.77%
Dealer 17	1,033,230.10	566,364.20	0.61%	0.72%	20	0.44%
Dealer 18	1,097,406.76	558,682.40	0.65%	0.71%	35	0.77%
Dealer 19	1,084,429.43	553,733.70	0.64%	0.70%	29	0.64%
Dealer 20	1,120,209.00	528,470.70	0.66%	0.67%	17	0.37%
<b>Total</b>	<b>65,105,202.64</b>	<b>33,552,535.75</b>	<b>38.61%</b>	<b>42.56%</b>	<b>988</b>	<b>21.67%</b>



## Auto lease-now 2023-2 AG

Current period : 01/09/2023 to 30/09/2023

### Contact information

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