



Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/02/2024 to 29/02/2024

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

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

Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	<i>Auto lease-now 2023-2 AG</i>
Issuer:	<i>Auto lease-now 2023-2 AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Originator:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Servicer:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Cash Manager:	<i>Amicorp Switzerland AG</i>
	<i>Mühlebachstrasse 54</i>
	<i>8008</i>
	<i>Zurich</i>
	<i>Switzerland</i>

Counterparties credit ratings

Role	Party	DBRS				Fitch			
		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	01/02/2024 - 29/02/2024
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/03/2024
Monthly Payment Date	22/03/2024
Interest Payment Date	22/02/2024
Next Interest Payment Date	24/02/2025
Interest Calculation Period	22/02/2024 - 24/02/2025
Last day of the Determination Period	29/02/2024

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	<i>CHF</i>	<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	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	-	-	319'747.50
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	-	15'881.89	22'756.17
Subordinated Loan Ledger	370'595.00	102'986.23	315'942.76
VAT Ledger	-	-	-
Deposit Ledger	252'685.85	312'373.95	321'433.95

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%	45.52%	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%	26.83%	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%	9.60%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.49%	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%	47.70%	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%	1.81%	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%	5.11%	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%	34.11%	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%	0.11%	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%	0.00%	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%	0.00%	PASS
(b)	on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.10%	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%	0.01%	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>	102'986.23
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	5'167'293.93
(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		7'632'980.50

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		7'632'980.50



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		7'632'980.50
	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;	(147.40)	7'632'833.10
(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	(375'399.53)	7'257'433.57
	<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;	-	7'257'433.57
(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;	(585.54)	7'256'848.03
(d)	<i>Fourth</i> , to pay, on a <i>pro rata</i> and <i>pari passu</i> basis, to each applicable party, the Senior Expenses;	(3'873.58)	7'252'974.44
(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)	6'933'226.94
(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)	4'570'526.62
(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;	(4'254'583.84)	315'942.77
(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;	-	315'942.77
(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	-	315'942.77
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	315'942.77



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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		168'741'548.86	168'748'428.09
Outstanding balance at end of period before repurchases / replenishment	-	164'824'821.37	164'493'844.23
(-) Repurchases	-	-	-
(+) Replenishments	-	3'923'606.72	4'247'709.56
Outstanding balance at end of period after repurchases / replenishment	168'764'309.96	168'748'428.09	168'741'553.79

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		289'843.95	312'373.95
(-) Movements in period	-	1'080.00	(2'640.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	290'923.95	309'733.95
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	21'450.00	11'700.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252'685.85	312'373.95	321'433.95

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	163'365'520.82	163'026'730.18
Delinquent contracts (> 30 days)	-	225'456.11	402'473.99
Total contracts - amount	-	163'590'976.93	163'429'204.17

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	4'796	4'909
Delinquent contracts (> 30 days)	-	6	7
Total contracts - number	-	4'802	4'916

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	59'395.48	96'619.40
Total Assets	-	59'395.48	96'619.40

Cumulative	Amount		Percentage
	CHF	CHF	CHF
Defaulted Assets		193'794.61	0.10%
Total Assets	-	193'794.61	0.10%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	14'550.00	32'900.00
Total Assets	-	-	-

Cumulative	Amount		Percentage
	CHF	CHF	CHF
Recoveries		32'900.00	16.98%
Total Assets	-	32'900.00	16.98%



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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		163'026'730.18	99.11%	4'884	99.35%
1 day	30 Days	1'064'640.06	0.65%	25	0.51%
31 days	60 Days	369'180.34	0.22%	6	0.12%
61 days	90 Days	33'293.65	0.02%	1	0.02%
Total		164'493'844.23	100.00%	4'916	100.00%

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Defaults in Month (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets	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	34'594.73	-	0.02%	0.00%
Period 3	179'215'421.94	3'185.00	37'779.73	-	0.02%	0.00%
Period 4	183'512'918.85	59'395.48	97'175.21	14'550.00	0.05%	14.97%
Period 5	187'436'525.57	96'619.40	193'794.61	32'900.00	0.10%	16.98%
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	123'464'342.74	60'853'345.30	73.17%	75.60%	3'897	76.67%
Commercial	45'277'211.05	19'643'947.70	26.83%	24.40%	1'186	23.33%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	79'928'049.71	36'438'050.75	47.08%	45.27%	3'225	63.45%
Non-CCA	89'292'504.08	44'059'242.25	52.92%	54.73%	1'858	36.55%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	91'928'288.68	46'528'020.10	54.48%	57.80%	2'233	43.93%
Used	76'813'265.11	33'969'272.90	45.52%	42.20%	2'850	56.07%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	62'855'458.39	34'010'365.50	37.25%	42.25%	1'526	30.02%
Used	60'608'884.35	26'842'979.80	35.92%	33.35%	2'371	46.65%
Total	123'464'342.74	60'853'345.30	73.17%	75.60%	3'897.00	76.67%

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	29'072'830.29	12'517'654.60	17.23%	15.55%	707	13.91%
Used	16'204'380.76	7'126'293.10	9.60%	8.85%	479	9.42%
Total	45'277'211.05	19'643'947.70	26.83%	24.40%	1'186	23.33%

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	149'858'468.15	73'878'474.90	88.81%	91.78%	4'303	84.65%
Light commercial vehicle	17'909'496.90	6'149'890.45	10.61%	7.64%	714	14.05%
Motorbike	973'588.74	468'927.65	0.58%	0.58%	66	1.30%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	12'719'691.72	4'211'026.50	7.54%	5.23%	1'126	22.15%
>20,000 - 30,000	26'245'919.36	10'496'761.15	15.55%	13.04%	1'277	25.12%
>30,000 - 40,000	26'416'210.94	11'618'290.40	15.65%	14.43%	905	17.80%
>40,000 - 50,000	20'645'718.75	9'953'742.00	12.24%	12.37%	540	10.62%
>50,000 - 75,000	34'934'876.50	17'603'479.75	20.70%	21.87%	682	13.42%
>75,000 - 100,000	22'212'641.54	12'475'821.10	13.16%	15.50%	304	5.98%
>100,000 - 150,000	22'633'727.85	12'514'142.60	13.41%	15.55%	227	4.47%
>150,000	2'932'767.13	1'624'029.50	1.74%	2.02%	22	0.43%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	100.00%



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Stratification tables

New versus Used

Loan size - New versus Used								
Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	2'229'804.90	10'489'886.82	2.43%	13.66%	171	955	7.66%	33.51%
>20,000 - 30,000	10'208'253.66	16'037'665.70	11.10%	20.88%	492	785	22.03%	27.54%
>30,000 - 40,000	12'636'161.98	13'780'048.96	13.75%	17.94%	437	468	19.57%	16.42%
>40,000 - 50,000	12'638'831.07	8'006'887.68	13.75%	10.42%	331	209	14.82%	7.33%
>50,000 - 75,000	23'223'055.60	11'711'820.90	25.26%	15.25%	451	231	20.20%	8.11%
>75,000 - 100,000	14'043'680.70	8'168'960.84	15.28%	10.63%	190	114	8.51%	4.00%
>100,000 - 150,000	14'156'396.10	8'477'331.75	15.40%	11.04%	140	87	6.27%	3.05%
>150,000	2'792'104.67	140'662.46	3.04%	0.18%	21	1	0.94%	0.04%
Total	91'928'288.68	76'813'265.11	100.00%	100.00%	2'233	2'850	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	893'602.65	3'317'423.85	1.92%	9.77%	4'211'026.50	5.23%
>20,000 - 30,000	4'325'771.45	6'170'989.70	9.30%	18.17%	10'496'761.15	13.04%
>30,000 - 40,000	5'967'932.85	5'650'357.55	12.83%	16.63%	11'618'290.40	14.43%
>40,000 - 50,000	6'155'227.95	3'798'514.05	13.23%	11.18%	9'953'742.00	12.37%
>50,000 - 75,000	11'761'184.45	5'842'295.30	25.28%	17.20%	17'603'479.75	21.87%
>75,000 - 100,000	8'074'373.85	4'401'447.25	17.35%	12.96%	12'475'821.10	15.50%
>100,000 - 150,000	7'821'533.45	4'692'609.15	16.81%	13.81%	12'514'142.60	15.55%
>150,000	1'528'393.45	95'636.05	3.28%	0.28%	1'624'029.50	2.02%
Total	46'528'020.10	33'969'272.90	100.00%	100.00%	80'497'293.00	100.00%



Auto lease-now 2023-2 AG

Current period : 01/02/2024 to 29/02/2024
Previous period : 01/01/2024 to 31/01/2024

Stratification tables

Private versus Commercial

Loan size - Private versus Commercial

Financed Amount Poolcut - (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 20,000	10'624'004.41	2'095'687.31	8.60%	4.63%	936	190	24.02%	16.02%
>20,000 - 30,000	21'098'535.50	5'147'383.86	17.09%	11.37%	1'018	259	26.12%	21.84%
>30,000 - 40,000	20'324'430.50	6'091'780.44	16.46%	13.45%	690	215	17.71%	18.13%
>40,000 - 50,000	15'760'436.72	4'885'282.03	12.77%	10.79%	409	131	10.50%	11.05%
>50,000 - 75,000	25'084'037.69	9'850'838.81	20.32%	21.76%	487	195	12.50%	16.44%
>75,000 - 100,000	15'336'144.42	6'876'497.12	12.42%	15.19%	209	95	5.36%	8.01%
>100,000 - 150,000	13'221'559.61	9'412'168.24	10.71%	20.79%	133	94	3.41%	7.93%
>150,000	2'015'193.89	917'573.24	1.63%	2.03%	15	7	0.38%	0.59%
Total	123'464'342.74	45'277'211.05	100.00%	100.00%	3'897	1'186	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	3'644'008.95	567'017.55	5.99%	2.89%	4'211'026.50	5.23%
>20,000 - 30,000	8'915'247.40	1'581'513.75	14.65%	8.05%	10'496'761.15	13.04%
>30,000 - 40,000	9'501'522.00	2'116'768.40	15.61%	10.78%	11'618'290.40	14.43%
>40,000 - 50,000	8'045'226.85	1'908'515.15	13.22%	9.72%	9'953'742.00	12.37%
>50,000 - 75,000	13'269'224.10	4'334'255.65	21.81%	22.06%	17'603'479.75	21.87%
>75,000 - 100,000	8'879'880.75	3'595'940.35	14.59%	18.31%	12'475'821.10	15.50%
>100,000 - 150,000	7'478'659.50	5'035'483.10	12.29%	25.63%	12'514'142.60	15.55%
>150,000	1'119'575.75	504'453.75	1.84%	2.57%	1'624'029.50	2.02%
Total	60'853'345.30	19'643'947.70	100.00%	100.00%	80'497'293.00	100.00%



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Current period : 01/02/2024 to 29/02/2024
 Previous period : 01/01/2024 to 31/01/2024

Stratification tables

Actual Book Value - poolcut

Actual Book Value (total)						
Actual Book Value - Poolcut	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 10,000	2'882'893.55	899'130.35	1.71%	1.12%	425	8.36%
>10,000 - 20,000	19'869'182.94	7'042'257.05	11.77%	8.75%	1'295	25.48%
>20,000 - 30,000	30'810'744.49	12'847'468.70	18.26%	15.96%	1'242	24.43%
>30,000 - 40,000	24'801'567.80	11'451'370.10	14.70%	14.23%	720	14.16%
>40,000 - 50,000	20'858'330.68	10'495'252.05	12.36%	13.04%	468	9.21%
>50,000 - 75,000	33'798'250.90	17'997'290.40	20.03%	22.36%	561	11.04%
>75,000 - 100,000	20'643'599.62	11'369'695.70	12.23%	14.12%	243	4.78%
>100,000 - 150,000	15'076'983.81	8'394'828.65	8.93%	10.43%	129	2.54%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	205'397.99	2'677'495.56	0.22%	3.49%	34	391	1.52%	13.72%
>10,000 - 20,000	5'903'759.63	13'965'423.31	6.42%	18.18%	366	929	16.39%	32.60%
>20,000 - 30,000	13'460'169.56	17'350'574.93	14.64%	22.59%	540	702	24.18%	24.63%
>30,000 - 40,000	13'289'747.32	11'511'820.48	14.46%	14.99%	384	336	17.20%	11.79%
>40,000 - 50,000	13'130'770.96	7'727'559.72	14.28%	10.06%	294	174	13.17%	6.11%
>50,000 - 75,000	22'091'834.03	11'706'416.87	24.03%	15.24%	370	191	16.57%	6.70%
>75,000 - 100,000	13'140'757.00	7'502'842.62	14.29%	9.77%	155	88	6.94%	3.09%
>100,000 - 150,000	10'705'852.19	4'371'131.62	11.65%	5.69%	90	39	4.03%	1.37%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	91'928'288.68	76'813'265.11	100.00%	100.00%	2'233	2'850	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	99'799.65	799'330.70	0.21%	2.35%	899'130.35	1.12%
>10,000 - 20,000	2'264'868.80	4'777'388.25	4.87%	14.06%	7'042'257.05	8.75%
>20,000 - 30,000	5'943'271.55	6'904'197.15	12.77%	20.32%	12'847'468.70	15.96%
>30,000 - 40,000	6'342'796.65	5'108'573.45	13.63%	15.04%	11'451'370.10	14.23%
>40,000 - 50,000	6'754'821.40	3'740'430.65	14.52%	11.01%	10'495'252.05	13.04%
>50,000 - 75,000	11'910'365.40	6'086'925.00	25.60%	17.92%	17'997'290.40	22.36%
>75,000 - 100,000	7'244'154.95	4'125'540.75	15.57%	12.14%	11'369'695.70	14.12%
>100,000 - 150,000	5'967'941.70	2'426'886.95	12.83%	7.14%	8'394'828.65	10.43%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	46'528'020.10	33'969'272.90	100.00%	100.00%	80'497'293.00	100.00%



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Current period : 01/02/2024 to 29/02/2024
Previous period : 01/01/2024 to 31/01/2024

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	2'350'867.16	532'026.39	1.90%	1.18%	344	81	8.83%	6.83%
>10,000 - 20,000	16'050'821.59	3'818'361.35	13.00%	8.43%	1'048	247	26.89%	20.83%
>20,000 - 30,000	24'182'220.88	6'628'523.61	19.59%	14.64%	974	268	24.99%	22.60%
>30,000 - 40,000	18'964'297.93	5'837'269.87	15.36%	12.89%	550	170	14.11%	14.33%
>40,000 - 50,000	15'542'851.59	5'315'479.09	12.59%	11.74%	349	119	8.96%	10.03%
>50,000 - 75,000	23'912'051.92	9'886'198.98	19.37%	21.83%	397	164	10.19%	13.83%
>75,000 - 100,000	13'094'791.99	7'548'807.63	10.61%	16.67%	155	88	3.98%	7.42%
>100,000 - 150,000	9'366'439.68	5'710'544.13	7.59%	12.61%	80	49	2.05%	4.13%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123'464'342.74	45'277'211.05	100.00%	100.00%	3'897	1'186	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	763'855.00	135'275.35	1.26%	0.69%	899'130.35	1.12%	
>10,000 - 20,000	6'000'849.95	1'041'407.10	9.86%	5.30%	7'042'257.05	8.75%	
>20,000 - 30,000	10'739'861.30	2'107'607.40	17.65%	10.73%	12'847'468.70	15.96%	
>30,000 - 40,000	9'253'631.15	2'197'738.95	15.21%	11.19%	11'451'370.10	14.23%	
>40,000 - 50,000	8'108'797.90	2'386'454.15	13.33%	12.15%	10'495'252.05	13.04%	
>50,000 - 75,000	13'254'690.40	4'742'600.00	21.78%	24.14%	17'997'290.40	22.36%	
>75,000 - 100,000	7'428'029.95	3'941'665.75	12.21%	20.07%	11'369'695.70	14.12%	
>100,000 - 150,000	5'303'629.65	3'091'199.00	8.72%	15.74%	8'394'828.65	10.43%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
Total	60'853'345.30	19'643'947.70	100.00%	100.00%	80'497'293.00	100.00%	



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Current period : 01/02/2024 to 29/02/2024
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Stratification tables

Residual Value - Poolcut

Residual Value - Poolcut (Total)						
Residual Value - poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			CHF	
>0 - 1,000	8'548'293.96	341'328.15	5.07%	0.42%	523	10.29%
>1,000 - 5,000	13'493'067.70	3'032'216.00	8.00%	3.77%	890	17.51%
>5,000 - 10,000	20'291'713.30	7'392'475.25	12.03%	9.18%	961	18.91%
>10,000 - 20,000	38'604'540.32	18'893'015.50	22.88%	23.47%	1'291	25.40%
>20,000 - 30,000	30'117'467.26	16'483'624.20	17.85%	20.48%	672	13.22%
>30,000 - 40,000	20'709'058.85	11'604'599.25	12.27%	14.42%	334	6.57%
>40,000 - 50,000	13'250'306.59	7'650'819.45	7.85%	9.50%	172	3.38%
>50,000	23'727'105.81	15'099'215.20	14.06%	18.76%	240	4.72%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	4'465'198.32	4'083'095.64	4.86%	5.32%	182	341	8.15%	11.96%
>1,000 - 5,000	3'736'589.07	9'756'478.63	4.06%	12.70%	187	703	8.37%	24.67%
>5,000 - 10,000	6'547'715.89	13'743'997.41	7.12%	17.89%	290	671	12.99%	23.54%
>10,000 - 20,000	19'131'324.98	19'473'215.34	20.81%	25.35%	636	655	28.48%	22.98%
>20,000 - 30,000	19'849'584.07	10'267'883.19	21.59%	13.37%	444	228	19.88%	8.00%
>30,000 - 40,000	12'729'499.36	7'979'559.49	13.85%	10.39%	212	122	9.49%	4.28%
>40,000 - 50,000	8'586'962.84	4'663'343.75	9.34%	6.07%	113	59	5.06%	2.07%
>50,000	16'881'414.15	6'845'691.66	18.36%	8.91%	169	71	7.57%	2.49%
Total	91'928'288.68	76'813'265.11	100.00%	100.00%	2'233	2'850	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	129'325.15	212'003.00	0.28%	0.62%	341'328.15	0.42%
>1,000 - 5,000	690'760.55	2'341'455.45	1.48%	6.89%	3'032'216.00	3.77%
>5,000 - 10,000	2'277'485.15	5'114'990.10	4.89%	15.06%	7'392'475.25	9.18%
>10,000 - 20,000	9'460'355.85	9'432'659.65	20.33%	27.77%	18'893'015.50	23.47%
>20,000 - 30,000	10'917'150.75	5'566'473.45	23.46%	16.39%	16'483'624.20	20.48%
>30,000 - 40,000	7'374'309.95	4'230'289.30	15.85%	12.45%	11'604'599.25	14.42%
>40,000 - 50,000	5'002'260.60	2'648'558.85	10.75%	7.80%	7'650'819.45	9.50%
>50,000	10'676'372.10	4'422'843.10	22.95%	13.02%	15'099'215.20	18.76%
Total	46'528'020.10	33'969'272.90	100.00%	100.00%	80'497'293.00	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	4'611'093.02	3'937'200.94	3.73%	8.70%	339	184	8.70%	15.51%
>1,000 - 5,000	9'583'840.08	3'909'227.62	7.76%	8.63%	667	223	17.12%	18.80%
>5,000 - 10,000	15'897'187.23	4'394'526.07	12.88%	9.71%	775	186	19.89%	15.68%
>10,000 - 20,000	30'320'596.16	8'283'944.16	24.56%	18.30%	1'051	240	26.97%	20.24%
>20,000 - 30,000	23'580'897.83	6'536'569.43	19.10%	14.44%	540	132	13.86%	11.13%
>30,000 - 40,000	14'594'643.61	6'114'415.24	11.82%	13.50%	242	92	6.21%	7.76%
>40,000 - 50,000	8'983'306.71	4'266'999.88	7.28%	9.42%	121	51	3.10%	4.30%
>50,000	15'892'778.10	7'834'327.71	12.87%	17.30%	162	78	4.16%	6.58%
Total	123'464'342.74	45'277'211.05	100.00%	100.00%	3'897	1'186	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	212'321.00	129'007.15	0.35%	0.66%	341'328.15	0.42%	
>1,000 - 5,000	2'274'112.05	758'103.95	3.74%	3.86%	3'032'216.00	3.77%	
>5,000 - 10,000	5'937'522.00	1'454'953.25	9.76%	7.41%	7'392'475.25	9.18%	
>10,000 - 20,000	15'270'312.15	3'622'703.35	25.09%	18.44%	18'893'015.50	23.47%	
>20,000 - 30,000	13'193'222.80	3'290'401.40	21.68%	16.75%	16'483'624.20	20.48%	
>30,000 - 40,000	8'409'660.00	3'194'939.25	13.82%	16.26%	11'604'599.25	14.42%	
>40,000 - 50,000	5'359'920.60	2'290'898.85	8.81%	11.66%	7'650'819.45	9.50%	
>50,000	10'196'274.70	4'902'940.50	16.76%	24.96%	15'099'215.20	18.76%	
Total	60'853'345.30	19'643'947.70	100.00%	100.00%	80'497'293.00	100.00%	



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Current period : 01/02/2024 to 29/02/2024
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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	169'708.03	153'435.55	0.10%	0.19%	17	0.33%
13 - 24 months	3'423'195.39	1'626'264.10	2.03%	2.02%	247	4.86%
25 - 36 months	20'660'043.01	11'639'608.00	12.24%	14.46%	678	13.34%
37 - 48 months	78'265'804.31	37'789'331.85	46.38%	46.94%	2'346	46.15%
49 - 60 months	66'222'803.05	29'288'653.50	39.25%	36.38%	1'795	35.31%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	6'092'942.58	1'500'456.90	3.61%	1.86%	221	4.35%
7 - 12	89'992'643.55	40'922'771.45	53.33%	50.84%	2'756	54.22%
13 - 18	52'915'756.20	27'526'984.20	31.36%	34.20%	1'416	27.86%
19 - 24	18'507'391.24	9'855'059.45	10.97%	12.24%	612.00	12.04%
25 - 36	1'232'820.22	692'021.00	0.73%	0.86%	78.00	1.53%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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	-	-	0.00%	0.00%	-	0.00%
2024	1'008'951.21	696'188.15	0.60%	0.86%	90	1.77%
2025	13'495'206.80	7'895'821.65	8.00%	9.81%	508	9.99%
2026	47'203'566.62	24'865'116.85	27.97%	30.89%	1'434	28.21%
2027	76'664'387.57	35'084'983.70	45.43%	43.59%	2'208	43.44%
2028	30'369'441.59	11'955'182.65	18.00%	14.85%	843	16.58%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	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%	12'286'857.71	7'567'304.90	7.28%	9.40%	286	5.63%
2.01% - 3.00%	29'421'523.78	14'018'867.05	17.44%	17.42%	905	17.80%
3.01% - 4.00%	27'502'368.54	14'728'232.70	16.30%	18.30%	593	11.67%
4.01% - 5.00%	23'020'588.50	11'980'540.45	13.64%	14.88%	430	8.46%
5.01% - 6.00%	49'649'956.04	22'359'868.25	29.42%	27.78%	1'690	33.25%
> 6.00%	26'860'259.22	9'842'479.65	15.92%	12.23%	1'179	23.19%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	100.00%



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Current period : 01/02/2024 to 29/02/2024

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

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	57'565'341.43	31'444'948.35	34.11%	39.06%	832	16.37%
FORD	29'539'397.40	11'972'437.60	17.51%	14.87%	1'293	25.44%
VOLVO	28'735'215.12	14'182'240.05	17.03%	17.62%	764	15.03%
MERCEDES-BENZ	9'136'971.04	3'739'142.30	5.41%	4.65%	319	6.28%
MAZDA	8'303'425.63	4'281'206.60	4.92%	5.32%	370	7.28%
AUDI	7'615'261.99	3'422'783.10	4.51%	4.25%	259	5.10%
VW	5'678'811.56	2'333'376.35	3.37%	2.90%	260	5.12%
BMW	5'546'172.15	2'485'518.70	3.29%	3.09%	198	3.90%
SKODA	2'363'606.67	1'137'070.45	1.40%	1.41%	105	2.07%
LAND ROVER	1'241'958.02	473'503.40	0.74%	0.59%	36	0.71%
ALFA ROMEO	1'066'591.02	486'840.15	0.63%	0.60%	35	0.69%
SEAT	1'014'533.69	414'041.15	0.60%	0.51%	55	1.08%
CUPRA	1'011'434.43	447'985.15	0.60%	0.56%	37	0.73%
FIAT	995'269.84	384'366.60	0.59%	0.48%	63	1.24%
HYUNDAI	945'105.32	356'360.50	0.56%	0.44%	41	0.81%
RENAULT	885'470.17	267'730.60	0.52%	0.33%	48	0.94%
HARLEY-DAVIDSON	828'467.90	408'820.90	0.49%	0.51%	55	1.08%
JEEP	806'068.94	317'794.85	0.48%	0.39%	40	0.79%
PEUGEOT	786'737.10	265'329.60	0.47%	0.33%	42	0.83%
TOYOTA	430'230.45	154'642.55	0.25%	0.19%	25	0.49%
Other	4'245'483.92	1'521'154.05	2.52%	1.89%	206	4.05%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	100.00%



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Stratification tables

Other stratification tables (continued)

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	26'914'052.82	13'442'281.80	15.95%	16.70%	724	14.24%
VD	20'639'486.64	9'356'976.75	12.23%	11.62%	626	12.32%
BE	14'273'012.68	6'587'002.75	8.46%	8.18%	493	9.70%
AG	13'768'803.42	6'290'243.75	8.16%	7.81%	469	9.23%
TI	12'159'496.91	6'332'295.50	7.21%	7.87%	342	6.73%
GE	9'319'549.18	4'588'195.45	5.52%	5.70%	231	4.54%
VS	9'107'345.00	4'017'258.70	5.40%	4.99%	317	6.24%
FR	7'623'902.35	3'499'661.35	4.52%	4.35%	256	5.04%
SG	6'871'736.46	3'178'332.30	4.07%	3.95%	223	4.39%
LU	6'590'573.55	3'151'018.90	3.91%	3.91%	211	4.15%
TG	6'308'085.29	3'070'726.20	3.74%	3.81%	204	4.01%
ZG	5'936'244.90	3'165'744.55	3.52%	3.93%	114	2.24%
SO	5'625'260.32	2'607'424.45	3.33%	3.24%	194	3.82%
BL	5'293'118.01	2'505'844.40	3.14%	3.11%	161	3.17%
SZ	4'198'614.42	2'002'099.95	2.49%	2.49%	96	1.89%
NE	3'698'638.25	1'712'996.95	2.19%	2.13%	115	2.26%
GR	2'197'280.85	1'044'272.30	1.30%	1.30%	57	1.12%
BS	1'813'452.53	961'138.85	1.07%	1.19%	48	0.94%
JU	1'553'064.95	626'013.75	0.92%	0.78%	68	1.34%
SH	1'446'353.48	658'144.40	0.86%	0.82%	37	0.73%
NW	767'146.28	377'117.00	0.45%	0.47%	20	0.39%
OW	757'952.52	363'422.80	0.45%	0.45%	17	0.33%
GL	747'739.04	373'144.60	0.44%	0.46%	25	0.49%
AR	418'320.26	216'414.15	0.25%	0.27%	18	0.35%
UR	395'722.92	178'387.30	0.23%	0.22%	11	0.22%
AI	316'600.76	191'134.10	0.19%	0.24%	6	0.12%
Total	168'741'553.79	80'497'293.00	100.00%	100.00%	5'083	100.00%



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Stratification tables

Other stratification tables (continued)

Top 20 Clients						
Clients	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Customer 1	235'395.78	146'703.80	0.14%	0.18%	2	0.04%
Customer 2	210'316.10	118'848.65	0.12%	0.15%	2	0.04%
Customer 3	196'430.10	87'216.40	0.12%	0.11%	5	0.10%
Customer 4	192'085.64	103'992.55	0.11%	0.13%	2	0.04%
Customer 5	163'586.88	101'207.05	0.10%	0.13%	2	0.04%
Customer 6	142'736.71	60'352.85	0.08%	0.07%	1	0.02%
Customer 7	141'807.52	90'065.00	0.08%	0.11%	1	0.02%
Customer 8	141'212.74	91'863.95	0.08%	0.11%	1	0.02%
Customer 9	140'662.46	95'636.05	0.08%	0.12%	1	0.02%
Customer 10	139'946.06	88'152.25	0.08%	0.11%	1	0.02%
Customer 11	139'262.86	51'067.80	0.08%	0.06%	1	0.02%
Customer 12	138'926.86	93'216.15	0.08%	0.12%	1	0.02%
Customer 13	137'971.34	66'172.70	0.08%	0.08%	1	0.02%
Customer 14	136'894.49	83'565.45	0.08%	0.10%	1	0.02%
Customer 15	134'308.38	78'922.95	0.08%	0.10%	1	0.02%
Customer 16	134'280.64	61'559.90	0.08%	0.08%	1	0.02%
Customer 17	133'690.28	63'138.35	0.08%	0.08%	2	0.04%
Customer 18	133'095.13	76'833.80	0.08%	0.10%	2	0.04%
Customer 19	132'889.90	66'422.50	0.08%	0.08%	2	0.04%
Customer 20	132'565.89	81'337.05	0.08%	0.10%	1	0.02%
Total	3'058'065.76	1'706'275.20	1.81%	2.12%	31	0.61%

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	7'532'892.53	4'113'398.55	4.46%	5.11%	105	2.07%
Dealer 2	7'219'542.14	4'035'622.55	4.28%	5.01%	105	2.07%
Dealer 3	4'703'934.45	2'853'678.85	2.79%	3.55%	59	1.16%
Dealer 4	5'061'194.51	2'776'379.45	3.00%	3.45%	73	1.44%
Dealer 5	4'642'176.51	2'634'934.60	2.75%	3.27%	68	1.34%
Dealer 6	4'993'658.30	2'321'598.90	2.96%	2.88%	64	1.26%
Dealer 7	3'892'318.11	2'224'353.85	2.31%	2.76%	60	1.18%
Dealer 8	2'990'146.52	1'574'736.50	1.77%	1.96%	46	0.90%
Dealer 9	2'976'472.63	1'557'848.35	1.76%	1.94%	43	0.85%
Dealer 10	2'412'524.65	1'299'043.80	1.43%	1.61%	38	0.75%
Dealer 11	2'000'594.25	1'150'596.45	1.19%	1.43%	24	0.47%
Dealer 12	1'824'744.04	1'098'918.45	1.08%	1.37%	28	0.55%
Dealer 13	1'634'012.83	986'271.15	0.97%	1.23%	25	0.49%
Dealer 14	1'733'435.45	861'872.30	1.03%	1.07%	23	0.45%
Dealer 15	3'197'914.95	817'746.35	1.90%	1.02%	128	2.52%
Dealer 16	1'215'472.43	608'009.30	0.72%	0.76%	37	0.73%
Dealer 17	1'171'558.39	589'193.30	0.69%	0.73%	35	0.69%
Dealer 18	1'008'208.04	575'649.25	0.60%	0.72%	21	0.41%
Dealer 19	1'058'502.03	569'220.95	0.63%	0.71%	35	0.69%
Dealer 20	1'112'170.58	558'136.45	0.66%	0.69%	19	0.37%
Total	62'381'473.34	33'207'209.35	36.97%	41.25%	1'036	20.38%



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Contact information

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