



**Auto lease-now 2023-1 AG**

**Monthly Investor Report**

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## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

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## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	Auto lease-now 2023-1 AG
Issuer:	Auto lease-now 2023-1 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				Moody's			
		Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual
Account bank	Credit Suisse (Schweiz) AG	Private	Private	Private	Private	F1	A	F1	A				



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023  
 Previous period : 01/05/2023 to 31/05/2023

### Notes information report

#### Key information

Class A notes	Details
Closing Date	23/05/2023
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Determination Period	01/06/2023 to 30/06/2023
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/05/2023
Monthly Payment Date	23/07/2023
Interest Payment Date	23/02/2024
Next Interest Payment Date	23/02/2024
Interest Calculation Period	23/05/2023 - 23/02/2024
Last day of the Determination Period	30/06/2023

#### General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	<i>CHF</i>	<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	215,000,000.00	215,000,000.00	215,000,000.00
Outstanding Subordinated Loan	54,786,620.24	54,786,620.24	54,786,620.24
Note Interest Account	-	1,066,937.50	1,066,937.50
Cash Reserve Account	3,724,604.33	3,724,604.33	3,724,604.33
Cash Reserve Required Amount	3,724,864.58	3,724,864.58	3,724,864.58
Replenishment Ledger	-	27,091.77	27,091.77
Subordinated Loan Ledger	-	844,731.09	844,731.09
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	510,066.30	510,066.30

#### Additional Notes Information

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



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### Replenishment Criteria

Replenishment Criteria		Threshold value	Current value	Outcome
a)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	48.18%	PASS
b)	the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 25.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	25%	23.27%	PASS
c)	the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 10.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	10%	8.37%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.13%	PASS
e)	the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 53.00 per cent.;	53%	43.72%	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%	0.08%	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%	1.16%	PASS
h)	the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 2.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	2%	1.36%	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%	30.04%	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 twelve (12) months after the Initial Purchase Date;	2.20%	0.0%	PASS
	(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling twenty-four (24) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.0%	PASS
(b)	on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.0%	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



**Auto lease-now 2023-1 AG**

Current period : 01/06/2023 to 30/06/2023

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**Interest - Available Distribution Amount**

**Amount**

a) subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts calculated as of the immediately preceding Calculation Date, which shall be applied according to the applicable Pre-Enforcement Priority of Payments on such Monthly Payment Date:

(i)	<i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Ledger;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	403,871.82
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	7,757,885.51
(vi)	<i>any amounts standing to the credit of the Payment Account;</i>	-
(v)	<i>any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;</i>	-
(vi)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;</i>	-
(vii)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date</i>	-
(viii)	<i>any amounts standing to the credit of the Cash Reserve Account; or</i>	3,724,864.60

**Total Available Distribution Amount**

**11,886,621.93**

b) on the Optional Redemption Date (provided that the Issuer has elected to exercise its option to redeem the Notes in full pursuant to Condition [●] ([Optional early redemption on the Optional Redemption Date])), the Early Redemption Date, the Tax Event Redemption Date, the Final Maturity Date or following the occurrence of an Enforcement Event, all amounts standing to the credit of the Collection Account, other than:

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

**Total Available Distribution Amount**

**11,886,621.93**



**Auto lease-now 2023-1 AG**

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

**Pre-Enforcement - Priority of Payments**

Available Distribution Amount:		11,886,621.93
	<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;	-	11,886,621.93
(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	(507,836.55)	11,378,785.38
	<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;	-	11,378,785.38
(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;	(987.3)	11,377,798.13
(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;	(14,629.25)	11,363,168.88
(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;	(533,468.75)	10,829,700.13
(f)	<i>Sixth</i> , to credit to the Cash Reserve Account, the amount required to cause the balance standing to the credit of the Cash Reserve Account to equal the Cash Reserve Required Amount to the extent required pursuant to the terms of the Cash Management Agreement;	(3,724,864.60)	7,104,835.53
(g)	<i>seventh</i> , if such Monthly Payment Date occurs (i) during the Revolving Period, to credit to the Replenishment Ledger, the amount required to cause the balance standing to the credit of the Replenishment Ledger to equal to the Required Replenishment Amount, and (ii) following the Revolving Period, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders the amount equal to the Note Principal Required Amount;	(6,233,038.11)	871,797.42
(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;	-	871,797.42
(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	(45,655.52)	826,141.90
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	826,141.90



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023  
Previous period : 01/05/2023 to 31/05/2023

### Monthly Portfolio and Performance Report

#### Pool Information

##### Outstanding Lease Pool

The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		266,061,755.66	266,043,166.47
<b>Outstanding balance at end of period before repurchases / replenishment</b>	-	<b>261,217,743.19</b>	<b>259,828,717.55</b>
(-) Repurchases	-	-	-
(+) Replenishments	-	4,825,423.28	6,205,946.34
<b>Outstanding balance at end of period after repurchases / replenishment</b>	266,061,755.66	266,043,166.47	266,034,663.89

##### Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		493,926.65	500,232.15
(-) Movements in period	-	-	(865.85)
<b>Outstanding balance of deposits at end of period before repurchases / replenishment</b>	-	<b>492,926.65</b>	<b>499,366.30</b>
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	7,305.50	10,700.00
<b>Outstanding balance of deposits at end of period after repurchases / replenishment</b>	493,926.65	500,232.15	510,066.30

##### Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	261,206,986.52	259,665,566.02
Delinquent contracts (> 30 days)	-	10,756.67	163,151.53
<b>Total contracts - amount</b>	-	<b>261,217,743.19</b>	<b>259,828,717.55</b>

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	9,369	9,420
Delinquent contracts (> 30 days)	-	1	7
<b>Total contracts - number</b>	-	<b>9,370</b>	<b>9,427</b>

##### Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	-	11,842.37
<b>Total Assets</b>	-	-	<b>11,842.37</b>

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		-	11,842.37
<b>Total Assets</b>		-	<b>11,842.37</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>		-	-





**Auto lease-now 2023-1 AG**

Current period : 01/06/2023 to 30/06/2023  
 Previous period : 01/05/2023 to 31/05/2023

**Monthly Delinquencies Report**

**Pool Information**

**Delinquencies**

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		258,647,228.09	99.55%	9,386	99.57%
1 day	30 Days	1,018,337.93	0.39%	34	0.36%
31 days	60 Days	127,592.66	0.05%	5	0.05%
61 days	90 Days	35,558.87	0.01%	2	0.02%
<b>Total</b>		<b>259,828,717.55</b>	<b>100.00%</b>	<b>9,427</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	266,061,755.66	-	-	0%	0%
Period 1	270,887,178.94	11,842.37	-	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 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### 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	204,132,537.44	93,299,112.65	76.73%	80.21%	7,561	78.50%
Commercial	61,902,126.45	23,015,299.85	23.27%	19.79%	2,071	21.50%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	178,904,029.21	81,210,422.05	67.25%	69.82%	6,998	72.65%
Non-CCA	87,130,634.68	35,103,990.45	32.75%	30.18%	2,634	27.35%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	137,871,131.80	64,516,857.20	51.82%	55.47%	4,303	44.67%
Used	128,163,532.09	51,797,555.30	48.18%	44.53%	5,329	55.33%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	98,362,637.05	49,635,496.35	36.97%	42.67%	3,088	32.06%
Used	105,769,900.39	43,663,616.30	39.76%	37.54%	4,473	46.44%
<b>Total</b>	<b>204,132,537.44</b>	<b>93,299,112.65</b>	<b>76.73%</b>	<b>80.21%</b>	<b>7,561.00</b>	<b>78.50%</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	39,508,494.75	14,881,360.85	14.85%	12.79%	1,215	12.61%
Used	22,393,631.70	8,133,939.00	8.42%	6.99%	856	8.89%
<b>Total</b>	<b>61,902,126.45</b>	<b>23,015,299.85</b>	<b>23.27%</b>	<b>19.79%</b>	<b>2,071</b>	<b>21.50%</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	226,616,540.85	102,635,123.95	85.18%	88.24%	8,029	83.36%
Light commercial vehicle	37,640,666.79	12,886,428.75	14.15%	11.08%	1,494	15.51%
Motorbike	1,777,456.25	792,859.80	0.67%	0.68%	109	1.13%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	30,276,373.02	9,764,338.20	11.38%	8.39%	2,478	25.73%
>20,000 - 30,000	62,132,318.11	24,919,971.30	23.35%	21.42%	2,873	29.83%
>30,000 - 40,000	62,271,049.45	27,625,578.40	23.41%	23.75%	2,029	21.07%
>40,000 - 50,000	44,167,119.39	20,751,007.75	16.60%	17.84%	1,113	11.56%
>50,000 - 75,000	50,648,131.56	25,108,827.15	19.04%	21.59%	946	9.82%
>75,000 - 100,000	11,545,801.29	5,675,476.00	4.34%	4.88%	150	1.56%
>100,000 - 150,000	3,922,683.53	1,992,194.20	1.47%	1.71%	36	0.37%
>150,000	1,071,187.54	477,019.50	0.40%	0.41%	7	0.07%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</b>	<b>100.00%</b>



### Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

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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	7,282,190.34	22,994,182.68	5.28%	17.94%	531	1,947	12.34%	36.54%
>20,000 - 30,000	27,547,439.29	34,584,878.82	19.98%	26.98%	1,268	1,605	29.47%	30.12%
>30,000 - 40,000	32,675,082.75	29,595,966.70	23.70%	23.09%	1,070	959	24.87%	18.00%
>40,000 - 50,000	27,176,005.79	16,991,113.60	19.71%	13.26%	687	426	15.97%	7.99%
>50,000 - 75,000	34,855,012.49	15,793,119.07	25.28%	12.32%	647	299	15.04%	5.61%
>75,000 - 100,000	6,450,622.98	5,095,178.31	4.68%	3.98%	84	66	1.95%	1.24%
>100,000 - 150,000	1,422,507.57	2,500,175.96	1.03%	1.95%	13	23	0.30%	0.43%
>150,000	462,270.59	608,916.95	0.34%	0.48%	3	4	0.07%	0.08%
<b>Total</b>	<b>137,871,131.80</b>	<b>128,163,532.09</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,303</b>	<b>5,329</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	2,729,564.05	7,034,774.15	4.23%	13.58%	9,764,338.20	8.39%	
>20,000 - 30,000	11,736,837.15	13,183,134.15	18.19%	25.45%	24,919,971.30	21.42%	
>30,000 - 40,000	15,440,469.35	12,185,109.05	23.93%	23.52%	27,625,578.40	23.75%	
>40,000 - 50,000	13,189,683.85	7,561,323.90	20.44%	14.60%	20,751,007.75	17.84%	
>50,000 - 75,000	17,429,918.70	7,678,908.45	27.02%	14.82%	25,108,827.15	21.59%	
>75,000 - 100,000	3,102,021.85	2,573,454.15	4.81%	4.97%	5,675,476.00	4.88%	
>100,000 - 150,000	693,608.30	1,298,585.90	1.08%	2.51%	1,992,194.20	1.71%	
>150,000	194,753.95	282,265.55	0.30%	0.54%	477,019.50	0.41%	
<b>Total</b>	<b>64,516,857.20</b>	<b>51,797,555.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>	



### Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

#### Stratification tables

#### Private versus Commercial

##### Loan size - Private versus Commercial

Financed Amount Poolcut - (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 20,000	24,828,741.27	5,447,631.75	12.16%	8.80%	2,025	453	26.78%	21.87%
>20,000 - 30,000	50,383,234.66	11,749,083.45	24.68%	18.98%	2,316	557	30.63%	26.90%
>30,000 - 40,000	48,310,193.26	13,960,856.19	23.67%	22.55%	1,562	467	20.66%	22.55%
>40,000 - 50,000	34,768,515.92	9,398,603.47	17.03%	15.18%	871	242	11.52%	11.69%
>50,000 - 75,000	36,150,080.64	14,498,050.92	17.71%	23.42%	673	273	8.90%	13.18%
>75,000 - 100,000	6,569,723.81	4,976,077.48	3.22%	8.04%	87	63	1.15%	3.04%
>100,000 - 150,000	2,361,541.33	1,561,142.20	1.16%	2.52%	22	14	0.29%	0.68%
>150,000	760,506.55	310,680.99	0.37%	0.50%	5	2	0.07%	0.10%
<b>Total</b>	<b>204,132,537.44</b>	<b>61,902,126.45</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,561</b>	<b>2,071</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	8,253,638.85	1,510,699.35	8.85%	6.56%	9,764,338.20	8.39%
>20,000 - 30,000	21,204,720.15	3,715,251.15	22.73%	16.14%	24,919,971.30	21.42%
>30,000 - 40,000	22,843,687.10	4,781,891.30	24.48%	20.78%	27,625,578.40	23.75%
>40,000 - 50,000	17,190,323.35	3,560,684.40	18.42%	15.47%	20,751,007.75	17.84%
>50,000 - 75,000	18,789,610.60	6,319,216.55	20.14%	27.46%	25,108,827.15	21.59%
>75,000 - 100,000	3,443,301.45	2,232,174.55	3.69%	9.70%	5,675,476.00	4.88%
>100,000 - 150,000	1,217,517.30	774,676.90	1.30%	3.37%	1,992,194.20	1.71%
>150,000	356,313.85	120,705.65	0.38%	0.52%	477,019.50	0.41%
<b>Total</b>	<b>93,299,112.65</b>	<b>23,015,299.85</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>



### Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

#### 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	5,149,206.85	1,520,731.25	1.94%	1.31%	708	7.35%
>10,000 - 20,000	41,897,918.73	14,186,989.20	15.75%	12.20%	2,714	28.18%
>20,000 - 30,000	68,798,242.52	28,651,022.30	25.86%	24.63%	2,789	28.96%
>30,000 - 40,000	60,630,605.46	27,461,996.25	22.79%	23.61%	1,764	18.31%
>40,000 - 50,000	36,586,977.12	17,728,532.30	13.75%	15.24%	824	8.55%
>50,000 - 75,000	41,285,564.36	21,082,753.75	15.52%	18.13%	708	7.35%
>75,000 - 100,000	8,041,248.16	3,851,768.10	3.02%	3.31%	96	1.00%
>100,000 - 150,000	3,015,811.50	1,506,571.05	1.13%	1.30%	25	0.26%
>150,000	629,089.19	324,048.30	0.24%	0.28%	4	0.04%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	545,306.35	4,603,900.50	0.40%	3.59%	71	637	1.65%	11.95%
>10,000 - 20,000	13,768,802.96	28,129,115.77	9.99%	21.95%	858	1,856	19.94%	34.83%
>20,000 - 30,000	33,299,532.58	35,498,709.94	24.15%	27.70%	1,342	1,447	31.19%	27.15%
>30,000 - 40,000	33,136,191.68	27,494,413.78	24.03%	21.45%	960	804	22.31%	15.09%
>40,000 - 50,000	23,477,970.07	13,109,007.05	17.03%	10.23%	529	295	12.29%	5.54%
>50,000 - 75,000	28,017,149.72	13,268,414.64	20.32%	10.35%	481	227	11.18%	4.26%
>75,000 - 100,000	4,216,129.17	3,825,118.99	3.06%	2.98%	51	45	1.19%	0.84%
>100,000 - 150,000	1,093,265.66	1,922,545.84	0.79%	1.50%	9	16	0.21%	0.30%
>150,000	316,783.61	312,305.58	0.23%	0.24%	2	2	0.05%	0.04%
<b>Total</b>	<b>137,871,131.80</b>	<b>128,163,532.09</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,303</b>	<b>5,329</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	279,780.20	1,240,951.05	0.43%	2.40%	1,520,731.25	1.31%
>10,000 - 20,000	5,001,099.95	9,185,889.25	7.75%	17.73%	14,186,989.20	12.20%
>20,000 - 30,000	14,801,045.45	13,849,976.85	22.94%	26.74%	28,651,022.30	24.63%
>30,000 - 40,000	15,725,087.60	11,736,908.65	24.37%	22.66%	27,461,996.25	23.61%
>40,000 - 50,000	11,662,077.10	6,066,455.20	18.08%	11.71%	17,728,532.30	15.24%
>50,000 - 75,000	14,430,492.80	6,652,260.95	22.37%	12.84%	21,082,753.75	18.13%
>75,000 - 100,000	1,909,985.25	1,941,782.85	2.96%	3.75%	3,851,768.10	3.31%
>100,000 - 150,000	572,655.60	933,915.45	0.89%	1.80%	1,506,571.05	1.30%
>150,000	134,633.25	189,415.05	0.21%	0.37%	324,048.30	0.28%
<b>Total</b>	<b>64,516,857.20</b>	<b>51,797,555.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### 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	4,186,106.56	963,100.29	2.05%	1.56%	577	131	7.63%	6.33%
>10,000 - 20,000	33,575,964.77	8,321,953.96	16.45%	13.44%	2,171	543	28.71%	26.22%
>20,000 - 30,000	54,338,324.95	14,459,917.57	26.62%	23.36%	2,209	580	29.22%	28.01%
>30,000 - 40,000	47,890,992.17	12,739,613.29	23.46%	20.58%	1,393	371	18.42%	17.91%
>40,000 - 50,000	27,940,685.75	8,646,291.37	13.69%	13.97%	630	194	8.33%	9.37%
>50,000 - 75,000	29,880,570.43	11,404,993.93	14.64%	18.42%	514	194	6.80%	9.37%
>75,000 - 100,000	4,261,832.99	3,779,415.17	2.09%	6.11%	51	45	0.67%	2.17%
>100,000 - 150,000	1,590,627.03	1,425,184.47	0.78%	2.30%	13	12	0.17%	0.58%
>150,000	467,432.79	161,656.40	0.23%	0.26%	3	1	0.04%	0.05%
<b>Total</b>	<b>204,132,537.44</b>	<b>61,902,126.45</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,561</b>	<b>2,071</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	1,256,676.10	264,055.15	1.35%	1.15%	1,520,731.25	1.31%
>10,000 - 20,000	11,950,653.20	2,236,336.00	12.81%	9.72%	14,186,989.20	12.20%
>20,000 - 30,000	23,983,507.45	4,667,514.85	25.71%	20.28%	28,651,022.30	24.63%
>30,000 - 40,000	22,886,426.45	4,575,569.80	24.53%	19.88%	27,461,996.25	23.61%
>40,000 - 50,000	14,186,118.85	3,542,413.45	15.20%	15.39%	17,728,532.30	15.24%
>50,000 - 75,000	15,797,159.15	5,285,594.60	16.93%	22.97%	21,082,753.75	18.13%
>75,000 - 100,000	2,204,913.15	1,646,854.95	2.36%	7.16%	3,851,768.10	3.31%
>100,000 - 150,000	802,460.50	704,110.55	0.86%	3.06%	1,506,571.05	1.30%
>150,000	231,197.80	92,850.50	0.25%	0.40%	324,048.30	0.28%
<b>Total</b>	<b>93,299,112.65</b>	<b>23,015,299.85</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### Stratification tables

#### Residual Value - Poolcut

Residual Value - Poolcut (Total)						
Residual Value - poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			CHF	
>0 - 1,000	16,482,388.60	675,411.00	6.20%	0.58%	1,007	10.45%
>1,000 - 5,000	27,845,800.18	6,126,463.55	10.47%	5.27%	1,782	18.50%
>5,000 - 10,000	44,633,489.05	16,317,747.40	16.78%	14.03%	2,105	21.85%
>10,000 - 20,000	88,664,871.49	43,301,331.05	33.33%	37.23%	2,983	30.97%
>20,000 - 30,000	53,726,516.32	29,724,041.80	20.20%	25.55%	1,231	12.78%
>30,000 - 40,000	22,624,083.93	13,052,092.60	8.50%	11.22%	381	3.96%
>40,000 - 50,000	7,160,218.93	4,312,784.50	2.69%	3.71%	98	1.02%
>50,000	4,897,295.39	2,804,540.60	1.84%	2.41%	45	0.47%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	8,099,504.90	8,382,883.70	5.87%	6.54%	368	639	8.55%	11.99%
>1,000 - 5,000	7,971,954.02	19,873,846.16	5.78%	15.51%	422	1,360	9.81%	25.52%
>5,000 - 10,000	15,649,027.43	28,984,461.62	11.35%	22.62%	726	1,379	16.87%	25.88%
>10,000 - 20,000	47,570,930.11	41,093,941.38	34.50%	32.06%	1,596	1,387	37.09%	26.03%
>20,000 - 30,000	36,523,615.64	17,202,900.68	26.49%	13.42%	842	389	19.57%	7.30%
>30,000 - 40,000	15,805,734.18	6,818,349.75	11.46%	5.32%	271	110	6.30%	2.06%
>40,000 - 50,000	4,591,969.47	2,568,249.46	3.33%	2.00%	64	34	1.49%	0.64%
>50,000	1,658,396.05	3,238,899.34	1.20%	2.53%	14	31	0.33%	0.58%
<b>Total</b>	<b>137,871,131.80</b>	<b>128,163,532.09</b>	<b>100.00%</b>	<b>100.00%</b>	<b>4,303</b>	<b>5,329</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	277,709.15	397,701.85	0.43%	0.77%	675,411.00	0.58%	
>1,000 - 5,000	1,618,841.65	4,507,621.90	2.51%	8.70%	6,126,463.55	5.27%	
>5,000 - 10,000	5,767,115.60	10,550,631.80	8.94%	20.37%	16,317,747.40	14.03%	
>10,000 - 20,000	23,519,321.15	19,782,009.90	36.45%	38.19%	43,301,331.05	37.23%	
>20,000 - 30,000	20,386,894.00	9,337,147.80	31.60%	18.03%	29,724,041.80	25.55%	
>30,000 - 40,000	9,284,293.35	3,767,799.25	14.39%	7.27%	13,052,092.60	11.22%	
>40,000 - 50,000	2,798,021.10	1,514,763.40	4.34%	2.92%	4,312,784.50	3.71%	
>50,000	864,661.20	1,939,879.40	1.34%	3.75%	2,804,540.60	2.41%	
<b>Total</b>	<b>64,516,857.20</b>	<b>51,797,555.30</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>	



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### Stratification tables

#### Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)								
Residual Value - Poolcut (Private/Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Priv.)	% of Balance (Comm.)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreement (Private)	% of Nr Agreement (Comm.)
	CHF	CHF			#	#		
>0 - 1,000	8,689,720.46	7,792,668.14	4.26%	12.59%	629	378	8.32%	18.25%
>1,000 - 5,000	19,762,336.68	8,083,463.50	9.68%	13.06%	1,336	446	17.67%	21.54%
>5,000 - 10,000	35,836,662.07	8,796,826.98	17.56%	14.21%	1,735	370	22.95%	17.87%
>10,000 - 20,000	71,413,307.34	17,251,564.15	34.98%	27.87%	2,457	526	32.50%	25.40%
>20,000 - 30,000	43,092,755.68	10,633,760.64	21.11%	17.18%	1,010	221	13.36%	10.67%
>30,000 - 40,000	17,089,539.89	5,534,544.04	8.37%	8.94%	294	87	3.89%	4.20%
>40,000 - 50,000	5,298,331.14	1,861,887.79	2.60%	3.01%	73	25	0.97%	1.21%
>50,000	2,949,884.18	1,947,411.21	1.45%	3.15%	27	18	0.36%	0.87%
<b>Total</b>	<b>204,132,537.44</b>	<b>61,902,126.45</b>	<b>100.00%</b>	<b>100.00%</b>	<b>7,561</b>	<b>2,071</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	399,353.85	276,057.15	0.43%	1.20%	675,411.00	0.58%	
>1,000 - 5,000	4,538,273.70	1,588,189.85	4.86%	6.90%	6,126,463.55	5.27%	
>5,000 - 10,000	13,406,637.10	2,911,110.30	14.37%	12.65%	16,317,747.40	14.03%	
>10,000 - 20,000	35,703,420.30	7,597,910.75	38.27%	33.01%	43,301,331.05	37.23%	
>20,000 - 30,000	24,353,150.30	5,370,891.50	26.10%	23.34%	29,724,041.80	25.55%	
>30,000 - 40,000	10,007,472.55	3,044,620.05	10.73%	13.23%	13,052,092.60	11.22%	
>40,000 - 50,000	3,208,827.05	1,103,957.45	3.44%	4.80%	4,312,784.50	3.71%	
>50,000	1,681,977.80	1,122,562.80	1.80%	4.88%	2,804,540.60	2.41%	
<b>Total</b>	<b>93,299,112.65</b>	<b>23,015,299.85</b>	<b>100.00%</b>	<b>100.00%</b>	<b>116,314,412.50</b>	<b>100.00%</b>	





Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

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	256,271.49	154,742.30	0.10%	0.13%	32	0.33%
13 - 24 months	4,503,003.98	1,972,259.90	1.69%	1.70%	368	3.82%
25 - 36 months	22,941,313.15	9,891,715.90	8.62%	8.50%	1,188	12.33%
37 - 48 months	133,878,802.64	60,969,090.30	50.32%	52.42%	4,945	51.34%
49 - 60 months	104,455,272.63	43,326,604.10	39.26%	37.25%	3,099	32.17%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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	70,762,316.55	29,825,856.60	26.60%	25.64%	2,308	23.96%
7 - 12	159,511,181.65	70,397,997.40	59.96%	60.52%	5,596	58.10%
13 - 18	35,761,165.69	16,090,558.50	13.44%	13.83%	1,728	17.94%
19 - 24	-	-	0.00%	0.00%	-	0.00%
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>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</b>	<b>100.00%</b>



**Auto lease-now 2023-1 AG**

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

**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	322,922.71	209,715.45	0.12%	0.18%	36	0.37%
2024	4,144,929.10	1,812,917.70	1.56%	1.56%	363	3.77%
2025	23,804,384.76	10,567,767.50	8.95%	9.09%	1,235	12.82%
2026	134,505,670.11	62,336,736.10	50.56%	53.59%	4,858	50.44%
2027	89,742,064.97	36,486,718.00	33.73%	31.37%	2,752	28.57%
2028	13,514,692.24	4,900,557.75	5.08%	4.21%	388	4.03%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</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%	27,688,954.44	14,261,320.30	10.41%	12.26%	939	9.75%
2.01% - 3.00%	67,628,136.02	31,000,296.30	25.42%	26.65%	2,172	22.55%
3.01% - 4.00%	37,607,486.57	17,673,547.35	14.14%	15.19%	1,213	12.59%
4.01% - 5.00%	19,893,420.40	8,872,531.40	7.48%	7.63%	660	6.85%
5.01% - 6.00%	83,752,422.37	33,736,194.95	31.48%	29.00%	3,484	36.17%
> 6.00%	29,464,244.09	10,770,522.20	11.08%	9.26%	1,164	12.08%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</b>	<b>100.00%</b>



Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

Stratification tables

Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
FORD	79,921,020.22	33,132,244.80	30.04%	28.49%	3,410	35.40%
VOLVO	59,111,294.38	29,028,234.90	22.22%	24.96%	1,511	15.69%
MAZDA	25,685,981.80	12,247,230.50	9.66%	10.53%	1,110	11.52%
MERCEDES-BENZ	18,425,443.53	7,443,123.40	6.93%	6.40%	547	5.68%
AUDI	14,717,625.70	6,328,605.65	5.53%	5.44%	461	4.79%
BMW	12,602,374.06	5,536,391.90	4.74%	4.76%	404	4.19%
VW	11,627,477.41	4,619,494.85	4.37%	3.97%	466	4.84%
PORSCHE	5,635,819.53	2,798,653.95	2.12%	2.41%	99	1.03%
SKODA	5,446,551.32	2,511,869.10	2.05%	2.16%	218	2.26%
LAND ROVER	3,641,166.11	1,509,684.70	1.37%	1.30%	84	0.87%
CUPRA	2,361,325.13	1,146,363.65	0.89%	0.99%	77	0.80%
JEEP	2,184,823.01	850,818.00	0.82%	0.73%	77	0.80%
FIAT	2,272,580.98	830,154.40	0.85%	0.71%	129	1.34%
HYUNDAI	2,136,228.05	772,915.70	0.80%	0.66%	90	0.93%
PEUGEOT	2,030,366.56	722,371.45	0.76%	0.62%	100	1.04%
SEAT	2,052,615.44	801,766.20	0.77%	0.69%	97	1.01%
HARLEY-DAVIDSON	1,571,260.48	716,713.10	0.59%	0.62%	94	0.98%
ALFA ROMEO	1,483,708.40	635,733.55	0.56%	0.55%	47	0.49%
RENAULT	1,325,587.06	371,773.30	0.50%	0.32%	79	0.82%
TOYOTA	1,170,521.89	438,188.50	0.44%	0.38%	55	0.57%
Other	10,630,892.83	3,872,080.90	4.00%	3.33%	477	4.95%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</b>	<b>100.00%</b>



### Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

#### Stratification tables

#### Other stratification tables (continued)

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	34,414,805.46	14,984,952.55	12.94%	12.88%	1,174	12.19%
VD	30,338,954.94	12,501,482.40	11.40%	10.75%	1,145	11.89%
BE	30,046,178.82	13,779,857.20	11.29%	11.85%	1,118	11.61%
AG	25,400,259.58	10,825,559.20	9.55%	9.31%	940	9.76%
VS	18,423,176.94	7,917,261.25	6.93%	6.81%	646	6.71%
FR	16,575,669.29	7,040,952.55	6.23%	6.05%	600	6.23%
TI	15,322,522.73	7,182,466.75	5.76%	6.18%	575	5.97%
SG	13,356,469.45	5,929,461.75	5.02%	5.10%	481	4.99%
LU	10,793,753.23	4,785,984.90	4.06%	4.11%	404	4.19%
SO	10,114,742.32	4,311,592.90	3.80%	3.71%	372	3.86%
TG	9,986,558.91	4,157,034.00	3.75%	3.57%	377	3.91%
GE	9,771,398.59	4,156,681.35	3.67%	3.57%	363	3.77%
BL	7,925,340.93	3,585,941.95	2.98%	3.08%	283	2.94%
NE	7,704,235.30	3,396,141.60	2.90%	2.92%	270	2.80%
ZG	4,882,306.62	2,265,001.75	1.84%	1.95%	151	1.57%
SZ	4,269,551.49	1,852,263.65	1.60%	1.59%	149	1.55%
SH	3,468,713.43	1,621,439.95	1.30%	1.39%	108	1.12%
GR	3,449,792.30	1,553,742.30	1.30%	1.34%	112	1.16%
BS	2,814,318.58	1,277,804.70	1.06%	1.10%	94	0.98%
JU	2,495,866.62	1,135,031.45	0.94%	0.98%	107	1.11%
AR	996,334.51	475,693.55	0.37%	0.41%	32	0.33%
GL	974,603.27	369,990.65	0.37%	0.32%	40	0.42%
NW	884,022.83	410,096.10	0.33%	0.35%	37	0.38%
UR	747,431.94	387,707.55	0.28%	0.33%	29	0.30%
OW	652,499.02	297,511.65	0.25%	0.26%	19	0.20%
AI	225,156.79	112,758.85	0.08%	0.10%	6	0.06%
<b>Total</b>	<b>266,034,663.89</b>	<b>116,314,412.50</b>	<b>100.00%</b>	<b>100.00%</b>	<b>9,632</b>	<b>100.00%</b>



Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

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	218,082.89	91,097.40	0.08%	0.08%	6	0.06%
Customer 2	207,728.29	41,782.75	0.08%	0.04%	2	0.02%
Customer 3	179,959.89	65,459.65	0.07%	0.06%	2	0.02%
Customer 4	168,514.74	56,949.90	0.06%	0.05%	3	0.03%
Customer 5	163,639.54	69,637.90	0.06%	0.06%	1	0.01%
Customer 6	161,656.40	92,850.50	0.06%	0.08%	1	0.01%
Customer 7	153,144.07	64,995.35	0.06%	0.06%	1	0.01%
Customer 8	153,080.38	75,773.60	0.06%	0.07%	2	0.02%
Customer 9	150,649.18	96,564.55	0.06%	0.08%	1	0.01%
Customer 10	148,258.47	54,516.25	0.06%	0.05%	2	0.02%
Customer 11	147,598.70	62,116.95	0.06%	0.05%	3	0.03%
Customer 12	147,586.78	64,995.35	0.06%	0.06%	1	0.01%
Customer 13	145,486.98	60,120.70	0.05%	0.05%	1	0.01%
Customer 14	144,703.20	54,821.75	0.05%	0.05%	5	0.05%
Customer 15	142,488.16	51,996.30	0.05%	0.04%	3	0.03%
Customer 16	133,256.89	83,565.45	0.05%	0.07%	1	0.01%
Customer 17	132,879.45	59,424.30	0.05%	0.05%	6	0.06%
Customer 18	132,818.04	74,280.40	0.05%	0.06%	1	0.01%
Customer 19	130,875.24	87,279.50	0.05%	0.08%	1	0.01%
Customer 20	128,177.45	51,067.80	0.05%	0.04%	1	0.01%
<b>Total</b>	<b>3,090,584.74</b>	<b>1,359,296.35</b>	<b>1.16%</b>	<b>1.17%</b>	<b>44</b>	<b>0.46%</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	3,052,026.74	1,580,901.65	1.15%	1.36%	78	0.81%
Dealer 2	2,717,957.56	1,399,588.70	1.02%	1.20%	74	0.77%
Dealer 3	2,896,020.20	1,295,842.05	1.09%	1.11%	90	0.93%
Dealer 4	4,923,638.98	1,217,452.15	1.85%	1.05%	179	1.86%
Dealer 5	2,517,165.82	1,216,595.85	0.95%	1.05%	66	0.69%
Dealer 6	2,764,650.13	1,169,945.60	1.04%	1.01%	113	1.17%
Dealer 7	2,078,900.27	1,100,400.65	0.78%	0.95%	66	0.69%
Dealer 8	2,219,486.16	1,098,557.65	0.83%	0.94%	57	0.59%
Dealer 9	2,136,005.55	1,058,115.95	0.80%	0.91%	79	0.82%
Dealer 10	2,245,289.69	1,055,753.85	0.84%	0.91%	94	0.98%
Dealer 11	2,212,924.98	1,016,226.45	0.83%	0.87%	64	0.66%
Dealer 12	2,250,032.96	1,013,888.45	0.85%	0.87%	59	0.61%
Dealer 13	1,976,525.13	985,397.20	0.74%	0.85%	54	0.56%
Dealer 14	2,657,525.78	917,598.35	1.00%	0.79%	106	1.10%
Dealer 15	1,948,769.92	910,103.70	0.73%	0.78%	74	0.77%
Dealer 16	1,566,296.97	832,387.80	0.59%	0.72%	66	0.69%
Dealer 17	2,061,208.66	790,635.50	0.77%	0.68%	76	0.79%
Dealer 18	2,070,263.51	779,294.55	0.78%	0.67%	77	0.80%
Dealer 19	1,738,548.75	763,285.25	0.65%	0.66%	61	0.63%
Dealer 20	1,814,817.54	751,007.45	0.68%	0.65%	36	0.37%
<b>Total</b>	<b>47,848,055.30</b>	<b>20,952,978.80</b>	<b>17.99%</b>	<b>18.01%</b>	<b>1,569</b>	<b>16.29%</b>



## Auto lease-now 2023-1 AG

Current period : 01/06/2023 to 30/06/2023

Previous period : 01/05/2023 to 31/05/2023

### Contact information

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