



Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 AG

Current period : 01/07/2023 to 31/07/2023

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

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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				



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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	01/07/2023 to 31/07/2023
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/08/2023
Monthly Payment Date	23/08/2023
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	31/07/2023

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	CHF	CHF	CHF
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	-	1,600,406.25	1,600,406.25
Cash Reserve Account	3,724,485.29	3,724,485.29	3,724,485.29
Cash Reserve Required Amount	3,724,864.58	3,724,864.58	3,724,864.58
Replenishment Ledger	-	62,073.64	62,073.64
Subordinated Loan Ledger	-	1,062,497.48	1,062,497.48
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	519,346.30	519,346.30

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%



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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%	48.10%	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%	23.17%	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%	8.31%	PASS
d) the weighted-average yield of all Purchased Lease Assets would not be less than 3.90 per cent.;	3.90%	4.14%	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%	44.26%	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%	1.15%	PASS
h) the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 5.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	5%	1.40%	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%	29.93%	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%	0.15%	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

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>	844,731.10
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	6,899,621.61
(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	11,469,217.31

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	11,469,217.31



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:	11,469,217.31
	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;	-	11,469,217.31
(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	(509,155.76)	10,960,061.55
	<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;	-	10,960,061.55
(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)	10,959,074.30
(d)	<i>Fourth</i> , to pay, on a <i>pro rata</i> and <i>pari passu</i> basis, to each applicable party, the Senior Expenses;	(3,859.25)	10,955,215.05
(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)	10,421,746.30
(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)	6,696,881.70
(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;	(5,615,820.47)	1,081,061.23
(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;	-	1,081,061.23
(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)	1,035,405.71
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	1,035,405.71



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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		266,043,166.47	266,034,663.89
Outstanding balance at end of period before repurchases / replenishment	-	259,828,717.55	260,445,935.19
(-) Repurchases	-	-	-
(+) Replenishments	-	6,205,946.34	5,553,746.83
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,034,663.89	265,999,682.02

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		500,232.15	510,066.30
(-) Movements in period	-	(865.85)	(2,100.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	499,366.30	507,966.30
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	10,700.00	11,380.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	510,066.30	519,346.30

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	259,665,566.02	260,049,068.02
Delinquent contracts (> 30 days)	-	163,151.53	396,867.17
Total contracts - amount	-	259,828,717.55	260,445,935.19

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	9,420	9,509
Delinquent contracts (> 30 days)	-	7	69
Total contracts - number	-	9,427	9,578

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	11,842.37	-
Total Assets	-	11,842.37	-

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		11,842.37	0%
Total Assets	-	11,842.37	0%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	4,601.15
Total Assets	-	-	-

Cumulative		Amount	Percentage
		CHF	
Recoveries		4,601.15	39%
Total Assets	-	4,601.15	39%



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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		258,353,819.89	99.20%	9,509	99.28%
1 day	30 Days	1,695,248.13	0.65%	54	0.56%
31 days	60 Days	289,453.55	0.11%	11	0.11%
61 days	90 Days	107,413.62	0.04%	4	0.04%
Total		260,445,935.19	100.00%	9,578	100.00%

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets (CHF)	Gross Default % Cumulative	Recovery % Cumulative
Period 0	266,061,755.66	-	-	0%	0%
Period 1	270,887,178.94	11,842.37	-	0%	0%
Period 2	277,093,125.28	11,842.37	4,601.15	0%	39%
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%



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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	204,374,278.15	94,489,131.75	76.83%	80.25%	7,668	78.52%
Commercial	61,625,403.87	23,252,088.15	23.17%	19.75%	2,098	21.48%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	179,223,820.54	82,304,503.35	67.38%	69.90%	7,101	72.71%
Non-CCA	86,775,861.48	35,436,716.55	32.62%	30.10%	2,665	27.29%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	138,065,176.86	65,440,938.10	51.90%	55.58%	4,356	44.60%
Used	127,934,505.16	52,300,281.80	48.10%	44.42%	5,410	55.40%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	98,547,838.22	50,326,762.10	37.05%	42.74%	3,122	31.97%
Used	105,826,439.93	44,162,369.65	39.78%	37.51%	4,546	46.55%
Total	204,374,278.15	94,489,131.75	76.83%	80.25%	7,668.00	78.52%

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	39,517,338.64	15,114,176.00	14.86%	12.84%	1,234	12.64%
Used	22,108,065.23	8,137,912.15	8.31%	6.91%	864	8.85%
Total	61,625,403.87	23,252,088.15	23.17%	19.75%	2,098	21.48%

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	226,562,948.88	103,815,021.35	85.17%	88.17%	8,137	83.32%
Light commercial vehicle	37,640,722.88	13,110,868.95	14.15%	11.14%	1,516	15.52%
Motorbike	1,796,010.26	815,329.60	0.68%	0.69%	113	1.16%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	30,194,803.79	9,951,784.90	11.35%	8.45%	2,520	25.80%
>20,000 - 30,000	62,023,398.51	25,227,041.85	23.32%	21.43%	2,914	29.84%
>30,000 - 40,000	62,066,155.55	27,814,464.75	23.33%	23.62%	2,049	20.98%
>40,000 - 50,000	44,272,734.11	21,011,095.40	16.64%	17.85%	1,129	11.56%
>50,000 - 75,000	50,918,142.36	25,517,305.85	19.14%	21.67%	959	9.82%
>75,000 - 100,000	11,469,504.66	5,685,318.10	4.31%	4.83%	151	1.55%
>100,000 - 150,000	3,994,879.18	2,057,189.55	1.50%	1.75%	37	0.38%
>150,000	1,060,063.86	477,019.50	0.40%	0.41%	7	0.07%



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Stratification tables

<i>Total</i>	<i>265,999,682.02</i>	<i>117,741,219.90</i>	<i>100.00%</i>	<i>100.00%</i>	<i>9,766</i>	<i>100.00%</i>
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Stratification tables

New versus Used

Loan size - New versus Used								
Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	7,252,534.78	22,942,269.01	5.25%	17.93%	538	1,982	12.35%	36.64%
>20,000 - 30,000	27,506,783.84	34,516,614.67	19.92%	26.98%	1,285	1,629	29.50%	30.11%
>30,000 - 40,000	32,243,961.52	29,822,194.03	23.35%	23.31%	1,070	979	24.56%	18.10%
>40,000 - 50,000	27,407,964.77	16,864,769.34	19.85%	13.18%	700	429	16.07%	7.93%
>50,000 - 75,000	35,194,752.42	15,723,389.94	25.49%	12.29%	660	299	15.15%	5.53%
>75,000 - 100,000	6,590,166.98	4,879,337.68	4.77%	3.81%	87	64	2.00%	1.18%
>100,000 - 150,000	1,409,841.94	2,585,037.24	1.02%	2.02%	13	24	0.30%	0.44%
>150,000	459,170.61	600,893.25	0.33%	0.47%	3	4	0.07%	0.07%
Total	138,065,176.86	127,934,505.16	100.00%	100.00%	4,356	5,410	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	2,760,947.55	7,190,837.35	4.22%	13.75%	9,951,784.90	8.45%
>20,000 - 30,000	11,891,169.40	13,335,872.45	18.17%	25.50%	25,227,041.85	21.43%
>30,000 - 40,000	15,403,394.75	12,411,070.00	23.54%	23.73%	27,814,464.75	23.62%
>40,000 - 50,000	13,431,203.85	7,579,891.55	20.52%	14.49%	21,011,095.40	17.85%
>50,000 - 75,000	17,842,575.70	7,674,730.15	27.27%	14.67%	25,517,305.85	21.67%
>75,000 - 100,000	3,223,284.60	2,462,033.50	4.93%	4.71%	5,685,318.10	4.83%
>100,000 - 150,000	693,608.30	1,363,581.25	1.06%	2.61%	2,057,189.55	1.75%
>150,000	194,753.95	282,265.55	0.30%	0.54%	477,019.50	0.41%
Total	65,440,938.10	52,300,281.80	100.00%	100.00%	117,741,219.90	100.00%



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Stratification tables

Private versus Commercial

Loan size - Private versus Commercial

Financed Amount Poolcut - (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 20,000	24,809,123.94	5,385,679.85	12.14%	8.74%	2,062	458	26.89%	21.83%
>20,000 - 30,000	50,275,951.55	11,747,446.96	24.60%	19.06%	2,347	567	30.61%	27.03%
>30,000 - 40,000	48,291,384.89	13,774,770.66	23.63%	22.35%	1,579	470	20.59%	22.40%
>40,000 - 50,000	34,684,539.99	9,588,194.12	16.97%	15.56%	879	250	11.46%	11.92%
>50,000 - 75,000	36,676,030.94	14,242,111.42	17.95%	23.11%	687	272	8.96%	12.96%
>75,000 - 100,000	6,435,420.88	5,034,083.78	3.15%	8.17%	86	65	1.12%	3.10%
>100,000 - 150,000	2,448,501.91	1,546,377.27	1.20%	2.51%	23	14	0.30%	0.67%
>150,000	753,324.05	306,739.81	0.37%	0.50%	5	2	0.07%	0.10%
Total	204,374,278.15	61,625,403.87	100.00%	100.00%	7,668	2,098	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	8,421,494.10	1,530,290.80	8.91%	6.58%	9,951,784.90	8.45%
>20,000 - 30,000	21,465,286.55	3,761,755.30	22.72%	16.18%	25,227,041.85	21.43%
>30,000 - 40,000	23,002,457.35	4,812,007.40	24.34%	20.69%	27,814,464.75	23.62%
>40,000 - 50,000	17,346,452.75	3,664,642.65	18.36%	15.76%	21,011,095.40	17.85%
>50,000 - 75,000	19,231,665.90	6,285,639.95	20.35%	27.03%	25,517,305.85	21.67%
>75,000 - 100,000	3,382,948.60	2,302,369.50	3.58%	9.90%	5,685,318.10	4.83%
>100,000 - 150,000	1,282,512.65	774,676.90	1.36%	3.33%	2,057,189.55	1.75%
>150,000	356,313.85	120,705.65	0.38%	0.52%	477,019.50	0.41%
Total	94,489,131.75	23,252,088.15	100.00%	100.00%	117,741,219.90	100.00%



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

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	5,526,262.33	1,706,445.40	2.08%	1.45%	769	7.87%	
>10,000 - 20,000	43,166,344.46	14,837,230.10	16.23%	12.60%	2,803	28.70%	
>20,000 - 30,000	69,050,986.44	29,173,485.85	25.96%	24.78%	2,803	28.70%	
>30,000 - 40,000	60,171,489.91	27,687,203.20	22.62%	23.52%	1,755	17.97%	
>40,000 - 50,000	36,755,451.34	18,007,812.80	13.82%	15.29%	828	8.48%	
>50,000 - 75,000	39,893,274.23	20,692,616.15	15.00%	17.57%	685	7.01%	
>75,000 - 100,000	7,715,435.27	3,740,811.70	2.90%	3.18%	93	0.95%	
>100,000 - 150,000	3,244,919.37	1,668,130.95	1.22%	1.42%	27	0.28%	
>150,000	475,518.67	227,483.75	0.18%	0.19%	3	0.03%	
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	612,346.11	4,913,916.22	0.44%	3.84%	81	688	1.86%	12.72%
>10,000 - 20,000	14,311,566.01	28,854,778.45	10.37%	22.55%	895	1,908	20.55%	35.27%
>20,000 - 30,000	33,813,182.62	35,237,803.82	24.49%	27.54%	1,365	1,438	31.34%	26.58%
>30,000 - 40,000	32,814,612.62	27,356,877.29	23.77%	21.38%	951	804	21.83%	14.86%
>40,000 - 50,000	23,567,764.41	13,187,686.93	17.07%	10.31%	531	297	12.19%	5.49%
>50,000 - 75,000	27,371,513.40	12,521,760.83	19.83%	9.79%	471	214	10.81%	3.96%
>75,000 - 100,000	4,175,390.29	3,540,044.98	3.02%	2.77%	51	42	1.17%	0.78%
>100,000 - 150,000	1,083,066.62	2,161,852.75	0.78%	1.69%	9	18	0.21%	0.33%
>150,000	315,734.78	159,783.89	0.23%	0.12%	2	1	0.05%	0.02%
Total	138,065,176.86	127,934,505.16	100.00%	100.00%	4,356	5,410	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	278,850.80	1,427,594.60	0.43%	2.73%	1,706,445.40	1.45%	
>10,000 - 20,000	5,266,756.45	9,570,473.65	8.05%	18.30%	14,837,230.10	12.60%	
>20,000 - 30,000	15,209,380.15	13,964,105.70	23.24%	26.70%	29,173,485.85	24.78%	
>30,000 - 40,000	15,838,124.30	11,849,078.90	24.20%	22.66%	27,687,203.20	23.52%	
>40,000 - 50,000	11,901,989.05	6,105,823.75	18.19%	11.67%	18,007,812.80	15.29%	
>50,000 - 75,000	14,322,063.70	6,370,552.45	21.89%	12.18%	20,692,616.15	17.57%	
>75,000 - 100,000	1,916,484.80	1,824,326.90	2.93%	3.49%	3,740,811.70	3.18%	
>100,000 - 150,000	572,655.60	1,095,475.35	0.88%	2.09%	1,668,130.95	1.42%	
>150,000	134,633.25	92,850.50	0.21%	0.18%	227,483.75	0.19%	
Total	65,440,938.10	52,300,281.80	100.00%	100.00%	117,741,219.90	100.00%	



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Stratification tables

Actual Book Value - poolcut (continued)

Actual Book Value - Private versus Commercial

Actual Book Value - Poolcut (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 10,000	4,432,531.09	1,093,731.24	2.17%	1.77%	616	153	8.03%	7.29%
>10,000 - 20,000	34,636,757.59	8,529,586.87	16.95%	13.84%	2,248	555	29.32%	26.45%
>20,000 - 30,000	54,707,045.30	14,343,941.14	26.77%	23.28%	2,226	577	29.03%	27.50%
>30,000 - 40,000	47,381,335.01	12,790,154.90	23.18%	20.75%	1,381	374	18.01%	17.83%
>40,000 - 50,000	28,128,172.66	8,627,278.68	13.76%	14.00%	634	194	8.27%	9.25%
>50,000 - 75,000	28,798,172.47	11,095,101.76	14.09%	18.00%	496	189	6.47%	9.01%
>75,000 - 100,000	4,143,400.77	3,572,034.50	2.03%	5.80%	50	43	0.65%	2.05%
>100,000 - 150,000	1,831,128.48	1,413,790.89	0.90%	2.29%	15	12	0.20%	0.57%
>150,000	315,734.78	159,783.89	0.15%	0.26%	2	1	0.03%	0.05%
Total	204,374,278.15	61,625,403.87	100.00%	100.00%	7,668	2,098	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	1,355,589.85	350,855.55	1.43%	1.51%	1,706,445.40	1.45%
>10,000 - 20,000	12,536,316.55	2,300,913.55	13.27%	9.90%	14,837,230.10	12.60%
>20,000 - 30,000	24,454,233.40	4,719,252.45	25.88%	20.30%	29,173,485.85	24.78%
>30,000 - 40,000	22,992,800.85	4,694,402.35	24.33%	20.19%	27,687,203.20	23.52%
>40,000 - 50,000	14,426,917.45	3,580,895.35	15.27%	15.40%	18,007,812.80	15.29%
>50,000 - 75,000	15,448,954.80	5,243,661.35	16.35%	22.55%	20,692,616.15	17.57%
>75,000 - 100,000	2,175,665.20	1,565,146.50	2.30%	6.73%	3,740,811.70	3.18%
>100,000 - 150,000	964,020.40	704,110.55	1.02%	3.03%	1,668,130.95	1.42%
>150,000	134,633.25	92,850.50	0.14%	0.40%	227,483.75	0.19%
Total	94,489,131.75	23,252,088.15	100.00%	100.00%	117,741,219.90	100.00%



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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	16,380,319.09	686,831.55	6.16%	0.58%	1,026	10.51%
>1,000 - 5,000	27,816,133.20	6,236,083.05	10.46%	5.30%	1,815	18.58%
>5,000 - 10,000	44,499,086.65	16,529,557.20	16.73%	14.04%	2,132	21.83%
>10,000 - 20,000	88,434,600.25	43,733,130.40	33.25%	37.14%	3,016	30.88%
>20,000 - 30,000	53,802,394.11	29,964,312.20	20.23%	25.45%	1,241	12.71%
>30,000 - 40,000	23,024,344.82	13,423,274.80	8.66%	11.40%	392	4.01%
>40,000 - 50,000	7,175,335.17	4,359,209.75	2.70%	3.70%	99	1.01%
>50,000	4,867,468.73	2,808,820.95	1.83%	2.39%	45	0.46%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	7,985,546.93	8,394,772.16	5.78%	6.56%	371	655	8.52%	12.11%
>1,000 - 5,000	7,946,526.49	19,869,606.71	5.76%	15.53%	430	1,385	9.87%	25.60%
>5,000 - 10,000	15,616,545.83	28,882,540.82	11.31%	22.58%	735	1,397	16.87%	25.82%
>10,000 - 20,000	47,229,518.87	41,205,081.38	34.21%	32.21%	1,607	1,409	36.89%	26.04%
>20,000 - 30,000	36,721,721.47	17,080,672.64	26.60%	13.35%	852	389	19.56%	7.19%
>30,000 - 40,000	16,215,796.73	6,808,548.09	11.75%	5.32%	281	111	6.45%	2.05%
>40,000 - 50,000	4,629,695.29	2,545,639.88	3.35%	1.99%	65	34	1.49%	0.63%
>50,000	1,719,825.25	3,147,643.48	1.25%	2.46%	15	30	0.34%	0.55%
Total	138,065,176.86	127,934,505.16	100.00%	100.00%	4,356	5,410	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	280,030.40	406,801.15	0.43%	0.78%	686,831.55	0.58%
>1,000 - 5,000	1,645,118.30	4,590,964.75	2.51%	8.78%	6,236,083.05	5.30%
>5,000 - 10,000	5,837,078.50	10,692,478.70	8.92%	20.44%	16,529,557.20	14.04%
>10,000 - 20,000	23,661,791.55	20,071,338.85	36.16%	38.38%	43,733,130.40	37.14%
>20,000 - 30,000	20,628,557.25	9,335,754.95	31.52%	17.85%	29,964,312.20	25.45%
>30,000 - 40,000	9,628,548.90	3,794,725.90	14.71%	7.26%	13,423,274.80	11.40%
>40,000 - 50,000	2,844,446.35	1,514,763.40	4.35%	2.90%	4,359,209.75	3.70%
>50,000	915,366.85	1,893,454.10	1.40%	3.62%	2,808,820.95	2.39%
Total	65,440,938.10	52,300,281.80	100.00%	100.00%	117,741,219.90	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	8,713,038.26	7,667,280.83	4.26%	12.44%	643	383	8.39%	18.26%
>1,000 - 5,000	19,808,414.07	8,007,719.13	9.69%	12.99%	1,364	451	17.79%	21.50%
>5,000 - 10,000	35,600,724.66	8,898,361.99	17.42%	14.44%	1,753	379	22.86%	18.06%
>10,000 - 20,000	71,228,587.13	17,206,013.12	34.85%	27.92%	2,485	531	32.41%	25.31%
>20,000 - 30,000	43,257,790.90	10,544,603.21	21.17%	17.11%	1,018	223	13.28%	10.63%
>30,000 - 40,000	17,558,868.42	5,465,476.40	8.59%	8.87%	305	87	3.98%	4.15%
>40,000 - 50,000	5,334,059.28	1,841,275.89	2.61%	2.99%	74	25	0.97%	1.19%
>50,000	2,872,795.43	1,994,673.30	1.41%	3.24%	26	19	0.34%	0.91%
Total	204,374,278.15	61,625,403.87	100.00%	100.00%	7,668	2,098	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	408,360.30	278,471.25	0.43%	1.20%	686,831.55	0.58%
>1,000 - 5,000	4,633,826.35	1,602,256.70	4.90%	6.89%	6,236,083.05	5.30%
>5,000 - 10,000	13,551,706.80	2,977,850.40	14.34%	12.81%	16,529,557.20	14.04%
>10,000 - 20,000	36,066,373.75	7,666,756.65	38.17%	32.97%	43,733,130.40	37.14%
>20,000 - 30,000	24,552,290.75	5,412,021.45	25.98%	23.28%	29,964,312.20	25.45%
>30,000 - 40,000	10,381,126.45	3,042,148.35	10.99%	13.08%	13,423,274.80	11.40%
>40,000 - 50,000	3,255,252.30	1,103,957.45	3.45%	4.75%	4,359,209.75	3.70%
>50,000	1,640,195.05	1,168,625.90	1.74%	5.03%	2,808,820.95	2.39%
Total	94,489,131.75	23,252,088.15	100.00%	100.00%	117,741,219.90	100.00%



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Stratification tables

Other stratification tables - Actual

Original term (in months) - Actual

Original terms - actual	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
6 - 12 months	233,660.89	144,993.00	0.09%	0.12%	33	0.34%
13 - 24 months	4,356,359.26	1,966,735.30	1.64%	1.67%	372	3.81%
25 - 36 months	22,819,992.77	10,095,444.80	8.58%	8.57%	1,201	12.30%
37 - 48 months	133,683,250.62	61,602,716.15	50.26%	52.32%	5,011	51.31%
49 - 60 months	104,906,418.48	43,931,330.65	39.44%	37.31%	3,149	32.24%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	49,342,229.07	20,621,635.85	18.55%	17.51%	1,608	16.47%
7 - 12	154,412,630.99	68,747,975.45	58.05%	58.39%	5,438	55.68%
13 - 18	58,451,153.80	26,644,502.35	21.97%	22.63%	2,514	25.74%
19 - 24	3,793,668.16	1,727,106.25	1.43%	1.47%	206.00	2.11%
25 - 36	-	-	0.00%	0.00%	-	0.00%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	285,535.97	195,370.05	0.11%	0.17%	36	0.37%
2024	3,959,297.80	1,788,869.45	1.49%	1.52%	363	3.72%
2025	23,585,713.83	10,729,429.45	8.87%	9.11%	1,249	12.79%
2026	132,976,060.91	62,464,487.80	49.99%	53.05%	4,878	49.95%
2027	90,783,385.05	37,283,134.90	34.13%	31.67%	2,824	28.92%
2028	14,409,688.46	5,279,928.25	5.42%	4.48%	416	4.26%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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%	27,544,668.67	14,368,414.60	10.36%	12.20%	947	9.70%
2.01% - 3.00%	67,618,369.59	31,387,221.10	25.42%	26.66%	2,197	22.50%
3.01% - 4.00%	37,734,210.74	17,983,857.85	14.19%	15.27%	1,232	12.62%
4.01% - 5.00%	19,569,573.89	8,842,862.10	7.36%	7.51%	661	6.77%
5.01% - 6.00%	83,462,328.85	34,009,178.60	31.38%	28.88%	3,527	36.12%
> 6.00%	30,070,530.28	11,149,685.65	11.30%	9.47%	1,202	12.31%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	100.00%



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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	79,624,856.57	33,527,928.75	29.93%	28.48%	3,446	35.29%
VOLVO	59,233,067.76	29,440,672.15	22.27%	25.00%	1,529	15.66%
MAZDA	25,503,026.06	12,308,948.25	9.59%	10.45%	1,119	11.46%
MERCEDES-BENZ	18,348,664.52	7,533,550.50	6.90%	6.40%	560	5.73%
AUDI	14,662,780.33	6,393,601.05	5.51%	5.43%	466	4.77%
BMW	12,679,096.43	5,527,106.85	4.77%	4.69%	410	4.20%
VW	11,682,134.35	4,663,625.80	4.39%	3.96%	475	4.86%
PORSCHE	5,485,316.81	2,738,301.10	2.06%	2.33%	98	1.00%
SKODA	5,397,069.63	2,523,011.15	2.03%	2.14%	219	2.24%
LAND ROVER	3,634,236.80	1,521,179.60	1.37%	1.29%	86	0.88%
CUPRA	2,389,539.56	1,173,290.30	0.90%	1.00%	78	0.80%
JEEP	2,222,602.67	870,298.05	0.84%	0.74%	81	0.83%
FIAT	2,250,847.22	835,725.45	0.85%	0.71%	130	1.33%
HYUNDAI	2,187,519.97	812,522.05	0.82%	0.69%	94	0.96%
PEUGEOT	2,014,498.76	733,513.50	0.76%	0.62%	101	1.03%
SEAT	2,156,315.19	854,273.15	0.81%	0.73%	102	1.04%
HARLEY-DAVIDSON	1,593,163.35	739,182.90	0.60%	0.63%	98	1.00%
ALFA ROMEO	1,453,310.95	616,884.90	0.55%	0.52%	48	0.49%
RENAULT	1,342,981.92	391,271.90	0.50%	0.33%	79	0.81%
TOYOTA	1,198,075.93	453,898.80	0.45%	0.39%	57	0.58%
Other	10,940,577.24	4,082,433.70	4.11%	3.47%	490	5.02%
Total	265,999,682.02	117,741,219.90	100.00%	100.00%	9,766	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	34,373,049.42	15,143,987.45	12.93%	12.87%	1,187	12.16%
VD	30,362,103.74	12,692,722.05	11.42%	10.78%	1,166	11.94%
BE	30,165,191.72	14,012,877.70	11.34%	11.91%	1,131	11.58%
AG	25,536,359.54	11,065,601.95	9.60%	9.40%	960	9.83%
VS	18,236,410.87	7,924,240.75	6.86%	6.73%	654	6.70%
FR	16,455,923.52	7,081,249.65	6.19%	6.02%	606	6.21%
TI	15,378,775.10	7,319,235.55	5.78%	6.22%	581	5.95%
SG	13,171,647.89	5,937,443.15	4.95%	5.04%	483	4.95%
LU	10,869,152.50	4,871,035.90	4.09%	4.14%	414	4.24%
SO	10,039,591.16	4,357,786.05	3.78%	3.70%	377	3.86%
TG	9,866,614.43	4,129,280.95	3.71%	3.51%	381	3.90%
GE	9,622,857.21	4,152,224.60	3.62%	3.53%	363	3.72%
BL	7,977,944.52	3,642,580.75	3.00%	3.10%	285	2.92%
NE	7,676,726.02	3,425,259.55	2.89%	2.91%	273	2.80%
ZG	4,927,675.43	2,272,429.70	1.85%	1.93%	152	1.56%
SZ	4,454,283.89	1,946,859.80	1.67%	1.65%	156	1.60%
SH	3,381,213.97	1,577,846.65	1.27%	1.34%	107	1.10%
GR	3,606,827.99	1,639,101.95	1.36%	1.39%	118	1.21%
BS	2,970,830.18	1,349,024.35	1.12%	1.15%	99	1.01%
JU	2,477,602.89	1,144,780.75	0.93%	0.97%	108	1.11%
AR	939,418.63	446,074.25	0.35%	0.38%	31	0.32%
GL	960,268.77	369,990.65	0.36%	0.31%	40	0.41%
NW	968,684.77	457,856.55	0.36%	0.39%	40	0.41%
UR	724,351.32	379,351.00	0.27%	0.32%	28	0.29%
OW	580,997.65	255,264.65	0.22%	0.22%	19	0.19%
AI	205,212.99	96,974.25	0.08%	0.08%	6	0.06%
Total	265,929,716.12	117,691,080.60	100.00%	100.00%	9,765	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	213,294.88	91,097.40	0.08%	0.08%	6	0.06%
Customer 2	204,157.40	41,782.75	0.08%	0.04%	2	0.02%
Customer 3	177,470.03	65,459.65	0.07%	0.06%	2	0.02%
Customer 4	165,816.52	56,949.90	0.06%	0.05%	3	0.03%
Customer 5	161,880.17	69,637.90	0.06%	0.06%	1	0.01%
Customer 6	159,783.89	92,850.50	0.06%	0.08%	1	0.01%
Customer 7	153,854.61	64,995.35	0.06%	0.06%	1	0.01%
Customer 8	151,747.37	75,773.60	0.06%	0.06%	2	0.02%
Customer 9	149,455.35	96,564.55	0.06%	0.08%	1	0.01%
Customer 10	146,794.35	54,516.25	0.06%	0.05%	2	0.02%
Customer 11	145,213.07	62,116.95	0.05%	0.05%	3	0.03%
Customer 12	144,698.09	64,995.35	0.05%	0.06%	1	0.01%
Customer 13	143,435.83	60,120.70	0.05%	0.05%	1	0.01%
Customer 14	142,057.88	54,821.75	0.05%	0.05%	5	0.05%
Customer 15	140,582.54	51,996.30	0.05%	0.04%	3	0.03%
Customer 16	132,141.32	83,565.45	0.05%	0.07%	1	0.01%
Customer 17	131,538.37	74,280.40	0.05%	0.06%	1	0.01%
Customer 18	130,711.95	59,424.30	0.05%	0.05%	6	0.06%
Customer 19	129,824.95	87,279.50	0.05%	0.07%	1	0.01%
Customer 20	126,730.26	51,067.80	0.05%	0.04%	1	0.01%
Total	3,051,188.83	1,359,296.35	1.15%	1.15%	44	0.45%

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	3,118,462.34	1,644,200.65	1.17%	1.40%	80	0.82%
Dealer 2	2,662,685.27	1,385,046.45	1.00%	1.18%	73	0.75%
Dealer 3	2,853,351.71	1,295,842.05	1.07%	1.10%	90	0.92%
Dealer 4	2,495,177.11	1,244,088.85	0.94%	1.06%	66	0.68%
Dealer 5	4,936,208.20	1,239,782.70	1.86%	1.05%	182	1.86%
Dealer 6	2,747,851.52	1,172,731.10	1.03%	1.00%	114	1.17%
Dealer 7	2,298,991.39	1,158,818.35	0.86%	0.98%	59	0.60%
Dealer 8	2,077,975.52	1,111,542.70	0.78%	0.94%	67	0.69%
Dealer 9	2,235,386.45	1,060,396.40	0.84%	0.90%	95	0.97%
Dealer 10	2,092,993.16	1,039,824.40	0.79%	0.88%	79	0.81%
Dealer 11	2,212,526.03	1,033,868.05	0.83%	0.88%	65	0.67%
Dealer 12	2,038,094.61	1,032,693.40	0.77%	0.88%	56	0.57%
Dealer 13	2,216,380.95	991,056.50	0.83%	0.84%	60	0.61%
Dealer 14	2,653,989.97	931,061.65	1.00%	0.79%	108	1.11%
Dealer 15	1,936,779.82	914,746.25	0.73%	0.78%	75	0.77%
Dealer 16	1,594,540.73	850,350.35	0.60%	0.72%	67	0.69%
Dealer 17	2,073,453.98	801,313.30	0.78%	0.68%	77	0.79%
Dealer 18	2,038,778.35	779,294.55	0.77%	0.66%	77	0.79%
Dealer 19	1,828,624.90	770,394.65	0.69%	0.65%	37	0.38%
Dealer 20	1,327,325.37	770,094.45	0.50%	0.65%	33	0.34%
Total	47,439,577.38	21,227,146.80	17.83%	18.03%	1,560	15.97%



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Contact information

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