



Auto lease-now 2023-2 AG

Monthly Investor Report

***Disclaimer:**

This document contains information that is confidential and is the property of Amicorp Switzerland AG. It may not be copied, published or used, in whole or in part, for any purpose other than as expressly authorised by Amicorp Group.



Auto lease-now 2023-2 AG

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

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

Table of contents

	Page
Transaction Parties & Counterparty Credit Ratings	3
Notes Information Report	4
Replenishment Criteria & Performance Triggers	5
Total Available Distribution Amount - Interest	6
Pre-Enforcement Priority Of Payments	7
Pool Information	8
Delinquencies	9
Stratification Tables	10-22
Contact Information	23



Auto lease-now 2023-2 AG

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

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

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



Auto lease-now 2023-2 AG

Current period : 01/10/2023 to 31/10/2023
 Previous period : 01/09/2023 to 30/09/2023

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	01/10/2023 - 31/10/2023
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/11/2023
Monthly Payment Date	22/11/2023
Interest Payment Date	22/02/2024
Next Interest Payment Date	22/02/2024
Interest Calculation Period	22/09/2023 - 22/02/2024
Last day of the Determination Period	31/10/2023

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	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	639,495.00
Cash Reserve Account	2,362,700.34	2,362,700.34	2,362,700.34
Cash Reserve Required Amount	2,362,700.34	2,362,700.34	2,362,700.34
Replenishment Ledger	-	153,676.38	185,114.82
Subordinated Loan Ledger	370,595.00	-	-
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	247,885.85	254,835.85

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%



Auto lease-now 2023-2 AG

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

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

Replenishment Criteria

Replenishment Criteria

	Threshold value	Current value	Outcome
a) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	45.36%	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%	26.52%	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%	9.86%	PASS
d) the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.45%	PASS
e) the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 55.00 per cent.;	55%	46.92%	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%	1.90%	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%	5.23%	PASS
i) the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into in relation to one single brand does not exceed 40.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets.	40%	35.82%	PASS

Performance triggers

	Maximum value	Current value	Outcome
(a) the Cumulative Gross Loss Ratio exceeds:			
(i) 1.20 per cent. for any Purchase Date falling on or before the Purchase Date falling twelve (12) months after the Initial Purchase Date;	1.20%	0.0%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twenty-four (24) months after the Initial Purchase Date;	2.20%	0.0%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling forty-one (41) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.0%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.1%	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%	0.1%	PASS



Auto lease-now 2023-2 AG

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

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

Interest - Available Distribution Amount

		Amount
subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts (calculated by the Cash Manager pursuant to the Cash Management Agreement, which shall, in the absence of manifest error be binding on Noteholders pursuant to Condition 11 (Principal Paying Agent and Cash Manager; Determinations Binding)) as of the immediately preceding Calculation Date, which shall be applied by the Issuer or the Cash Manager according to the applicable Priority of Payments on such Monthly Payment Date:		
(i)	<i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	-
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	4,219,616.83
(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		6,582,317.17
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		6,582,317.17



Auto lease-now 2023-2 AG

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

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

Pre-Enforcement - Priority of Payments

Available Distribution Amount:		6,582,317.17
	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;	-	6,582,317.17
(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	(318,894.00)	6,263,423.17
	<i>(ii)</i> if such Monthly Payment Date occurs following a VAT Trigger Event, the amount required to cause the balance standing to the credit of the VAT Ledger to equal to the VAT Aggregate Required Amount to the VAT Ledger;	-	6,263,423.17
(c)	<i>Third</i> , to pay or provide for payment of, on a <i>pro rata</i> and <i>pari passu</i> basis all amounts due and payable to the Trustee and Bondholders' Representative pursuant to the Transaction Documents;	(583.38)	6,262,839.79
(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)	6,248,210.54
(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)	5,928,463.04
(f)	<i>Sixth</i> , to credit to the Cash Reserve Account, the amount required to cause the balance standing to the credit of the Cash Reserve Account to equal the Cash Reserve Required Amount to the extent required pursuant to the terms of the Cash Management Agreement;	(2,362,700.34)	3,565,762.71
(g)	<i>seventh</i> , if such Monthly Payment Date occurs (i) during the Revolving Period, to credit to the Replenishment Ledger, the amount required to cause the balance standing to the credit of the Replenishment Ledger to equal to the Required Replenishment Amount, and (ii) following the Revolving Period, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders the amount equal to the Note Principal Required Amount;	(3,405,356.64)	160,406.07
(h)	<i>eighth</i> , to pay, <i>pro rata</i> and <i>pari passu</i> , any party for any amounts due and payable thereto under any Transaction Document (other than pursuant to the Subordinated Loan Agreement) to the extent such amount is not satisfied by an item ranking higher in priority hereto;	(548.50)	159,857.57
(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	(159,857.57)	-
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	-



Auto lease-now 2023-2 AG

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

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		168,764,309.96	168,610,633.58
Outstanding balance at end of period before repurchases / replenishment	-	165,236,715.38	165,358,953.32
(-) Repurchases	-	-	-
(+) Replenishments	-	3,373,918.20	3,386,615.10
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,610,633.58	168,745,568.42

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
Notes	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		252,685.85	247,885.85
(-) Movements in period	-	(6,500.00)	2,950.00
Outstanding balance of deposits at end of period before repurchases / replenishment	-	246,185.85	250,835.85
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	1,700.00	4,000.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	247,885.85	254,835.85

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	164,295,378.24	164,211,398.00
Delinquent contracts (> 30 days)	-	29,322.67	213,607.68
Total contracts - amount	-	164,324,700.91	164,425,005.68

Status of Assets - number of contracts

	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	4,460	4,528
Delinquent contracts (> 30 days)	-	2	4
Total contracts - number	-	4,462	4,532

Defaulted assets

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

Cumulative

	Amount	Percentage
	CHF	CHF
Defaulted Assets	-	-
Total Assets	-	-

Recoveries

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

Cumulative

	Amount	Percentage
	CHF	CHF
Recoveries	-	-
Total Assets	-	-



Auto lease-now 2023-2 AG

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

Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		164,211,398.00	99.31%	4,509	99.49%
1 day	30 Days	933,947.64	0.56%	19	0.42%
31 days	60 Days	92,847.64	0.06%	2	0.04%
61 days	90 Days	120,760.04	0.07%	2	0.04%
Total		165,358,953.32	100.00%	4,532	100.00%

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets (CHF)	Gross Default % Cumulative	Recovery % Cumulative
Period 0	168,764,309.96	-	-	0%	0%
Period 1	172,138,228.16	-	-	0%	0%
Period 2	-	-	-	0%	0%
Period 3	-	-	-	0%	0%
Period 4	-	-	-	0%	0%
Period 5	-	-	-	0%	0%
Period 6	-	-	-	0%	0%
Period 7	-	-	-	0%	0%
Period 8	-	-	-	0%	0%
Period 9	-	-	-	0%	0%
Period 10	-	-	-	0%	0%
Period 11	-	-	-	0%	0%
Period 12	-	-	-	0%	0%



Auto lease-now 2023-2 AG

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

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	123,997,022.85	60,062,169.30	73.48%	75.85%	3,584	77.19%
Commercial	44,748,545.57	19,119,944.25	26.52%	24.15%	1,059	22.81%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	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	78,045,166.34	35,373,940.90	46.25%	44.67%	2,931	63.13%
Non-CCA	90,700,402.08	43,808,172.65	53.75%	55.33%	1,712	36.87%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%

New versus Used						
New vs. Used	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	92,200,435.17	45,763,368.95	54.64%	57.80%	2,084	44.88%
Used	76,545,133.25	33,418,744.60	45.36%	42.20%	2,559	55.12%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%

New versus Used (Private)						
New vs. Used (Private)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	64,096,360.42	33,801,088.85	37.98%	42.69%	1,461	31.47%
Used	59,900,662.43	26,261,080.45	35.50%	33.17%	2,123	45.72%
Total	123,997,022.85	60,062,169.30	73.48%	75.85%	3,584.00	77.19%

New versus Used (Commercial)						
New vs. Used (Commercial)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
New	28,104,074.75	11,962,280.10	16.65%	15.11%	623	13.42%
Used	16,644,470.82	7,157,664.15	9.86%	9.04%	436	9.39%
Total	44,748,545.57	19,119,944.25	26.52%	24.15%	1,059	22.81%

Vehicle type						
Vehicle type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Passenger car	151,165,238.34	73,071,472.75	89.58%	92.28%	3,968	85.46%
Light commercial vehicle	16,565,010.09	5,636,142.10	9.82%	7.12%	611	13.16%
Motorbike	1,015,319.99	474,498.70	0.60%	0.60%	64	1.38%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%

Loan size - Financed Amount						
Financed Amount Poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 20,000	11,807,787.71	3,849,570.65	7.00%	4.86%	955	20.57%
>20,000 - 30,000	24,918,916.55	9,851,780.55	14.77%	12.44%	1,143	24.62%
>30,000 - 40,000	25,077,025.71	10,989,817.80	14.86%	13.88%	814	17.53%
>40,000 - 50,000	21,175,883.92	9,966,887.35	12.55%	12.59%	526	11.33%
>50,000 - 75,000	35,645,448.11	17,619,067.05	21.12%	22.25%	656	14.13%
>75,000 - 100,000	23,079,913.24	12,509,703.35	13.68%	15.80%	299	6.44%
>100,000 - 150,000	23,954,420.62	12,746,187.70	14.20%	16.10%	228	4.91%
>150,000	3,086,172.56	1,649,099.10	1.83%	2.08%	22	0.47%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%



Auto lease-now 2023-2 AG

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

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	2,157,173.12	9,650,614.59	2.34%	12.61%	153	802	7.34%	31.34%
>20,000 - 30,000	9,928,129.09	14,990,787.46	10.77%	19.58%	450	693	21.59%	27.08%
>30,000 - 40,000	11,761,308.00	13,315,717.71	12.76%	17.40%	385	429	18.47%	16.76%
>40,000 - 50,000	12,979,700.89	8,196,183.03	14.08%	10.71%	322	204	15.45%	7.97%
>50,000 - 75,000	23,687,560.53	11,957,887.58	25.69%	15.62%	434	222	20.83%	8.68%
>75,000 - 100,000	14,063,802.87	9,016,110.37	15.25%	11.78%	181	118	8.69%	4.61%
>100,000 - 150,000	14,682,896.72	9,271,523.90	15.92%	12.11%	138	90	6.62%	3.52%
>150,000	2,939,863.95	146,308.61	3.19%	0.19%	21	1	1.01%	0.04%
Total	92,200,435.17	76,545,133.25	100.00%	100.00%	2,084	2,559	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	846,698.20	3,002,872.45	1.85%	8.99%	3,849,570.65	4.86%
>20,000 - 30,000	4,123,949.25	5,727,831.30	9.01%	17.14%	9,851,780.55	12.44%
>30,000 - 40,000	5,635,532.30	5,354,285.50	12.31%	16.02%	10,989,817.80	13.88%
>40,000 - 50,000	6,151,983.55	3,814,903.80	13.44%	11.42%	9,966,887.35	12.59%
>50,000 - 75,000	11,714,241.70	5,904,825.35	25.60%	17.67%	17,619,067.05	22.25%
>75,000 - 100,000	7,890,966.50	4,618,736.85	17.24%	13.82%	12,509,703.35	15.80%
>100,000 - 150,000	7,846,534.40	4,899,653.30	17.15%	14.66%	12,746,187.70	16.10%
>150,000	1,553,463.05	95,636.05	3.39%	0.29%	1,649,099.10	2.08%
Total	45,763,368.95	33,418,744.60	100.00%	100.00%	79,182,113.55	100.00%



Auto lease-now 2023-2 AG

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

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	9,836,124.97	1,971,662.74	7.93%	4.41%	793	162	22.13%	15.30%
>20,000 - 30,000	20,332,781.41	4,586,135.14	16.40%	10.25%	929	214	25.92%	20.21%
>30,000 - 40,000	19,657,128.53	5,419,897.18	15.85%	12.11%	633	181	17.66%	17.09%
>40,000 - 50,000	16,247,663.30	4,928,220.62	13.10%	11.01%	402	124	11.22%	11.71%
>50,000 - 75,000	25,718,021.00	9,927,427.11	20.74%	22.18%	471	185	13.14%	17.47%
>75,000 - 100,000	16,088,701.10	6,991,212.14	12.98%	15.62%	208	91	5.80%	8.59%
>100,000 - 150,000	14,001,723.21	9,952,697.41	11.29%	22.24%	133	95	3.71%	8.97%
>150,000	2,114,879.33	971,293.23	1.71%	2.17%	15	7	0.42%	0.66%
Total	123,997,022.85	44,748,545.57	100.00%	100.00%	3,584	1,059	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	3,352,609.20	496,961.45	5.58%	2.60%	3,849,570.65	4.86%
>20,000 - 30,000	8,499,765.50	1,352,015.05	14.15%	7.07%	9,851,780.55	12.44%
>30,000 - 40,000	9,084,009.65	1,905,808.15	15.12%	9.97%	10,989,817.80	13.88%
>40,000 - 50,000	8,139,115.05	1,827,772.30	13.55%	9.56%	9,966,887.35	12.59%
>50,000 - 75,000	13,286,715.90	4,332,351.15	22.12%	22.66%	17,619,067.05	22.25%
>75,000 - 100,000	8,899,502.85	3,610,200.50	14.82%	18.88%	12,509,703.35	15.80%
>100,000 - 150,000	7,655,805.80	5,090,381.90	12.75%	26.62%	12,746,187.70	16.10%
>150,000	1,144,645.35	504,453.75	1.91%	2.64%	1,649,099.10	2.08%
Total	60,062,169.30	19,119,944.25	100.00%	100.00%	79,182,113.55	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Actual Book Value - poolcut

Actual Book Value (total)						
Actual Book Value - Poolcut	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 10,000	1,872,006.62	526,080.60	1.11%	0.66%	260	5.60%
>10,000 - 20,000	16,513,563.34	5,570,891.60	9.79%	7.04%	1,069	23.02%
>20,000 - 30,000	27,657,422.25	11,250,941.15	16.39%	14.21%	1,113	23.97%
>30,000 - 40,000	25,459,954.73	11,557,236.95	15.09%	14.60%	736	15.85%
>40,000 - 50,000	20,786,185.14	10,114,614.50	12.32%	12.77%	464	9.99%
>50,000 - 75,000	34,593,924.92	17,742,672.20	20.50%	22.41%	573	12.34%
>75,000 - 100,000	22,907,879.42	12,163,199.50	13.58%	15.36%	269	5.79%
>100,000 - 150,000	18,954,632.00	10,256,477.05	11.23%	12.95%	159	3.42%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	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	85,111.80	1,786,894.82	0.09%	2.33%	14	246	0.67%	9.61%
>10,000 - 20,000	4,503,502.14	12,010,061.20	4.88%	15.69%	277	792	13.29%	30.95%
>20,000 - 30,000	11,997,976.66	15,659,445.59	13.01%	20.46%	481	632	23.08%	24.70%
>30,000 - 40,000	12,937,764.89	12,522,189.84	14.03%	16.36%	372	364	17.85%	14.22%
>40,000 - 50,000	13,002,431.23	7,783,753.91	14.10%	10.17%	290	174	13.92%	6.80%
>50,000 - 75,000	22,743,672.74	11,850,252.18	24.67%	15.48%	379	194	18.19%	7.58%
>75,000 - 100,000	13,828,421.01	9,079,458.41	15.00%	11.86%	163	106	7.82%	4.14%
>100,000 - 150,000	13,101,554.70	5,853,077.30	14.21%	7.65%	108	51	5.18%	1.99%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	92,200,435.17	76,545,133.25	100.00%	100.00%	2,084	2,559	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	71,606.35	454,474.25	0.16%	1.36%	526,080.60	0.66%
>10,000 - 20,000	1,645,691.70	3,925,199.90	3.60%	11.75%	5,570,891.60	7.04%
>20,000 - 30,000	5,125,444.35	6,125,496.80	11.20%	18.33%	11,250,941.15	14.21%
>30,000 - 40,000	6,216,008.30	5,341,228.65	13.58%	15.98%	11,557,236.95	14.60%
>40,000 - 50,000	6,444,079.40	3,670,535.10	14.08%	10.98%	10,114,614.50	12.77%
>50,000 - 75,000	11,669,304.15	6,073,368.05	25.50%	18.17%	17,742,672.20	22.41%
>75,000 - 100,000	7,519,236.50	4,643,963.00	16.43%	13.90%	12,163,199.50	15.36%
>100,000 - 150,000	7,071,998.20	3,184,478.85	15.45%	9.53%	10,256,477.05	12.95%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	45,763,368.95	33,418,744.60	100.00%	100.00%	79,182,113.55	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Actual Book Value - poolcut (continued)

Actual Book Value - Private versus Commercial								
Actual Book Value - Poolcut (Private vs. Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Private)	% of Balance (Commercial)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreements (Private)	% of Nr Agreements (Commercial)
	CHF	CHF			#	#		
>0 - 10,000	1,543,494.34	328,512.28	1.24%	0.73%	212	48	5.92%	4.53%
>10,000 - 20,000	13,494,673.51	3,018,889.83	10.88%	6.75%	874	195	24.39%	18.41%
>20,000 - 30,000	21,978,275.20	5,679,147.05	17.72%	12.69%	885	228	24.69%	21.53%
>30,000 - 40,000	20,142,952.67	5,317,002.06	16.24%	11.88%	583	153	16.27%	14.45%
>40,000 - 50,000	15,260,254.80	5,525,930.34	12.31%	12.35%	341	123	9.51%	11.61%
>50,000 - 75,000	24,852,765.43	9,741,159.49	20.04%	21.77%	413	160	11.52%	15.11%
>75,000 - 100,000	14,935,339.07	7,972,540.35	12.04%	17.82%	177	92	4.94%	8.69%
>100,000 - 150,000	11,789,267.83	7,165,364.17	9.51%	16.01%	99	60	2.76%	5.67%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	123,997,022.85	44,748,545.57	100.00%	100.00%	3,584	1,059	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	440,091.35	85,989.25	0.73%	0.45%	526,080.60	0.66%	
>10,000 - 20,000	4,851,978.85	718,912.75	8.08%	3.76%	5,570,891.60	7.04%	
>20,000 - 30,000	9,503,621.10	1,747,320.05	15.82%	9.14%	11,250,941.15	14.21%	
>30,000 - 40,000	9,585,408.65	1,971,828.30	15.96%	10.31%	11,557,236.95	14.60%	
>40,000 - 50,000	7,831,367.55	2,283,246.95	13.04%	11.94%	10,114,614.50	12.77%	
>50,000 - 75,000	13,133,195.25	4,609,476.95	21.87%	24.11%	17,742,672.20	22.41%	
>75,000 - 100,000	8,231,244.40	3,931,955.10	13.70%	20.56%	12,163,199.50	15.36%	
>100,000 - 150,000	6,485,262.15	3,771,214.90	10.80%	19.72%	10,256,477.05	12.95%	
>150,000	-	-	0.00%	0.00%	-	0.00%	
Total	60,062,169.30	19,119,944.25	100.00%	100.00%	79,182,113.55	100.00%	



Auto lease-now 2023-2 AG

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

Stratification tables

Residual Value - Poolcut

Residual Value - Poolcut (Total)						
Residual Value - poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			CHF	
>0 - 1,000	7,271,182.06	269,957.15	4.31%	0.34%	407	8.77%
>1,000 - 5,000	12,014,655.78	2,511,838.25	7.12%	3.17%	731	15.74%
>5,000 - 10,000	18,181,812.55	6,424,348.80	10.77%	8.11%	830	17.88%
>10,000 - 20,000	38,113,639.22	18,131,984.70	22.59%	22.90%	1,235	26.60%
>20,000 - 30,000	31,464,739.37	16,658,964.80	18.65%	21.04%	679	14.62%
>30,000 - 40,000	21,384,212.83	11,574,444.80	12.67%	14.62%	333	7.17%
>40,000 - 50,000	14,611,661.98	8,082,436.95	8.66%	10.21%	182	3.92%
>50,000	25,703,664.63	15,528,138.10	15.23%	19.61%	246	5.30%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%

Residual Value - Poolcut (New versus Used)								
Residual Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 1,000	3,708,249.20	3,562,932.86	4.02%	4.65%	141	266	6.77%	10.39%
>1,000 - 5,000	3,354,420.38	8,660,235.40	3.64%	11.31%	154	577	7.39%	22.55%
>5,000 - 10,000	5,842,526.99	12,339,285.56	6.34%	16.12%	248	582	11.90%	22.74%
>10,000 - 20,000	18,603,095.45	19,510,543.77	20.18%	25.49%	599	636	28.74%	24.85%
>20,000 - 30,000	20,491,736.38	10,973,002.99	22.23%	14.34%	445	234	21.35%	9.14%
>30,000 - 40,000	12,933,920.98	8,450,291.85	14.03%	11.04%	209	124	10.03%	4.85%
>40,000 - 50,000	9,278,847.55	5,332,814.43	10.06%	6.97%	117	65	5.61%	2.54%
>50,000	17,987,638.24	7,716,026.39	19.51%	10.08%	171	75	8.21%	2.93%
Total	92,200,435.17	76,545,133.25	100.00%	100.00%	2,084	2,559	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	102,344.70	167,612.45	0.22%	0.50%	269,957.15	0.34%
>1,000 - 5,000	575,252.25	1,936,586.00	1.26%	5.79%	2,511,838.25	3.17%
>5,000 - 10,000	1,961,368.60	4,462,980.20	4.29%	13.35%	6,424,348.80	8.11%
>10,000 - 20,000	8,935,085.20	9,196,899.50	19.52%	27.52%	18,131,984.70	22.90%
>20,000 - 30,000	10,923,454.25	5,735,510.55	23.87%	17.16%	16,658,964.80	21.04%
>30,000 - 40,000	7,268,683.85	4,305,760.95	15.88%	12.88%	11,574,444.80	14.62%
>40,000 - 50,000	5,174,150.65	2,908,286.30	11.31%	8.70%	8,082,436.95	10.21%
>50,000	10,823,029.45	4,705,108.65	23.65%	14.08%	15,528,138.10	19.61%
Total	45,763,368.95	33,418,744.60	100.00%	100.00%	79,182,113.55	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)								
Residual Value - Poolcut (Private/Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Priv.)	% of Balance (Comm.)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreement (Private)	% of Nr Agreement (Comm.)
	CHF	CHF			#	#		
>0 - 1,000	3,856,010.17	3,415,171.89	3.11%	7.63%	259	148	7.23%	13.98%
>1,000 - 5,000	8,398,714.30	3,615,941.48	6.77%	8.08%	542	189	15.12%	17.85%
>5,000 - 10,000	14,489,164.81	3,692,647.74	11.69%	8.25%	683	147	19.06%	13.88%
>10,000 - 20,000	30,032,093.05	8,081,546.17	24.22%	18.06%	1,012	223	28.24%	21.06%
>20,000 - 30,000	25,121,158.29	6,343,581.08	20.26%	14.18%	554	125	15.46%	11.80%
>30,000 - 40,000	15,089,696.20	6,294,516.63	12.17%	14.07%	241	92	6.72%	8.69%
>40,000 - 50,000	9,792,442.31	4,819,219.67	7.90%	10.77%	127	55	3.54%	5.19%
>50,000	17,217,743.72	8,485,920.91	13.89%	18.96%	166	80	4.63%	7.55%
Total	123,997,022.85	44,748,545.57	100.00%	100.00%	3,584	1,059	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	163,882.25	106,074.90	0.27%	0.55%	269,957.15	0.34%	
>1,000 - 5,000	1,873,643.60	638,194.65	3.12%	3.34%	2,511,838.25	3.17%	
>5,000 - 10,000	5,274,434.95	1,149,913.85	8.78%	6.01%	6,424,348.80	8.11%	
>10,000 - 20,000	14,739,604.60	3,392,380.10	24.54%	17.74%	18,131,984.70	22.90%	
>20,000 - 30,000	13,539,716.60	3,119,248.20	22.54%	16.31%	16,658,964.80	21.04%	
>30,000 - 40,000	8,371,659.10	3,202,785.70	13.94%	16.75%	11,574,444.80	14.62%	
>40,000 - 50,000	5,623,519.90	2,458,917.05	9.36%	12.86%	8,082,436.95	10.21%	
>50,000	10,475,708.30	5,052,429.80	17.44%	26.42%	15,528,138.10	19.61%	
Total	60,062,169.30	19,119,944.25	100.00%	100.00%	79,182,113.55	100.00%	



Auto lease-now 2023-2 AG

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

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	317,955.98	230,241.55	0.19%	0.29%	21	0.45%
13 - 24 months	3,472,622.13	1,564,998.30	2.06%	1.98%	203	4.37%
25 - 36 months	21,638,288.89	11,633,788.40	12.82%	14.69%	616	13.27%
37 - 48 months	78,504,617.61	37,331,162.15	46.52%	47.15%	2,168	46.69%
49 - 60 months	64,812,083.81	28,421,923.15	38.41%	35.89%	1,635	35.21%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	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	45,754,651.49	19,690,272.55	27.11%	24.87%	1,305	28.11%
7 - 12	86,337,885.88	41,068,897.60	51.16%	51.87%	2,248	48.42%
13 - 18	33,469,698.00	16,848,723.40	19.83%	21.28%	915	19.71%
19 - 24	3,183,333.05	1,574,220.00	1.89%	1.99%	175.00	3.77%
25 - 36	-	-	0.00%	0.00%	-	0.00%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%



Auto lease-now 2023-2 AG

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

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	28,538.96	26,434.55	0.02%	0.03%	2	0.04%
2024	1,327,594.42	745,538.20	0.79%	0.94%	89	1.92%
2025	14,399,648.85	7,964,760.20	8.53%	10.06%	461	9.93%
2026	49,716,350.45	25,178,285.75	29.46%	31.80%	1,361	29.31%
2027	75,160,836.15	34,088,708.80	44.54%	43.05%	1,998	43.03%
2028	28,112,599.59	11,178,386.05	16.66%	14.12%	732	15.77%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	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%	13,072,306.15	7,587,904.40	7.75%	9.58%	284	6.12%
2.01% - 3.00%	28,757,461.25	13,525,408.80	17.04%	17.08%	817	17.60%
3.01% - 4.00%	28,493,856.46	14,882,096.60	16.89%	18.79%	572	12.32%
4.01% - 5.00%	24,462,893.75	12,228,939.05	14.50%	15.44%	433	9.33%
5.01% - 6.00%	49,515,727.52	21,878,097.10	29.34%	27.63%	1,566	33.73%
> 6.00%	24,443,323.29	9,079,667.60	14.49%	11.47%	971	20.91%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
PORSCHE	60,440,918.21	31,933,784.95	35.82%	40.33%	821	17.68%
FORD	28,245,051.17	11,341,957.65	16.74%	14.32%	1,137	24.49%
VOLVO	27,963,488.69	13,666,265.45	16.57%	17.26%	691	14.88%
MERCEDES-BENZ	8,880,915.81	3,575,743.80	5.26%	4.52%	284	6.12%
MAZDA	8,139,217.85	4,132,928.65	4.82%	5.22%	340	7.32%
AUDI	7,673,313.05	3,428,608.25	4.55%	4.33%	237	5.10%
VW	5,848,516.53	2,342,037.45	3.47%	2.96%	244	5.26%
BMW	5,601,243.49	2,461,665.40	3.32%	3.11%	186	4.01%
SKODA	2,358,289.85	1,104,273.55	1.40%	1.39%	101	2.18%
LAND ROVER	1,177,873.31	430,318.65	0.70%	0.54%	32	0.69%
ALFA ROMEO	1,015,296.24	466,413.10	0.60%	0.59%	30	0.65%
SEAT	1,011,827.71	388,507.20	0.60%	0.49%	51	1.10%
FIAT	979,324.30	370,067.65	0.58%	0.47%	56	1.21%
HYUNDAI	922,920.29	334,076.40	0.55%	0.42%	38	0.82%
HARLEY-DAVIDSON	857,126.20	410,492.20	0.51%	0.52%	53	1.14%
CUPRA	854,598.24	400,817.10	0.51%	0.51%	29	0.62%
RENAULT	801,747.47	226,876.30	0.48%	0.29%	40	0.86%
JEEP	786,937.80	303,310.20	0.47%	0.38%	36	0.78%
PEUGEOT	708,510.30	229,954.45	0.42%	0.29%	35	0.75%
TOYOTA	407,362.50	147,864.50	0.24%	0.19%	20	0.43%
Other	4,071,089.41	1,486,150.65	2.41%	1.88%	182	3.92%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Other stratification tables (continued)

Geographic region distribution - Actual						
Region	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
ZH	26,631,895.99	13,100,028.05	15.78%	16.54%	660	14.21%
VD	19,890,413.28	8,992,424.35	11.79%	11.36%	570	12.28%
BE	14,219,379.29	6,486,034.55	8.43%	8.19%	446	9.61%
AG	13,728,087.67	6,197,873.85	8.14%	7.83%	425	9.15%
TI	12,885,975.78	6,496,803.10	7.64%	8.20%	330	7.11%
GE	9,640,526.94	4,573,455.05	5.71%	5.78%	219	4.72%
VS	8,983,882.96	3,901,420.85	5.32%	4.93%	281	6.05%
FR	7,786,502.19	3,485,597.35	4.61%	4.40%	243	5.23%
SG	6,929,523.42	3,083,860.15	4.11%	3.89%	205	4.42%
TG	6,410,287.54	3,037,580.75	3.80%	3.84%	195	4.20%
ZG	6,351,529.44	3,260,272.10	3.76%	4.12%	113	2.43%
LU	6,015,696.17	2,895,857.25	3.56%	3.66%	171	3.68%
SO	5,304,622.63	2,443,336.80	3.14%	3.09%	164	3.53%
BL	5,170,220.58	2,428,220.30	3.06%	3.07%	144	3.10%
SZ	4,217,720.87	1,977,039.65	2.50%	2.50%	87	1.87%
NE	3,842,676.67	1,734,346.50	2.28%	2.19%	108	2.33%
GR	2,143,675.94	1,013,065.25	1.27%	1.28%	54	1.16%
BS	2,034,480.10	1,047,088.75	1.21%	1.32%	47	1.01%
SH	1,614,836.82	742,835.75	0.96%	0.94%	35	0.75%
JU	1,370,756.52	555,779.55	0.81%	0.70%	57	1.23%
OW	864,178.06	401,314.95	0.51%	0.51%	18	0.39%
NW	810,418.02	386,831.95	0.48%	0.49%	18	0.39%
GL	795,221.79	373,594.00	0.47%	0.47%	23	0.50%
UR	386,538.76	172,816.25	0.23%	0.22%	10	0.22%
AR	379,448.54	203,502.35	0.22%	0.26%	14	0.30%
AI	337,072.45	191,134.10	0.20%	0.24%	6	0.13%
Total	168,745,568.42	79,182,113.55	100.00%	100.00%	4,643	100.00%



Auto lease-now 2023-2 AG

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

Stratification tables

Other stratification tables (continued)

Top 20 Clients						
Clients	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Customer 1	243,038.59	146,703.80	0.14%	0.19%	2	0.04%
Customer 2	217,248.05	118,848.65	0.13%	0.15%	2	0.04%
Customer 3	208,915.41	87,216.40	0.12%	0.11%	5	0.11%
Customer 4	202,337.32	103,992.55	0.12%	0.13%	2	0.04%
Customer 5	171,329.61	101,207.05	0.10%	0.13%	2	0.04%
Customer 6	150,137.53	74,753.95	0.09%	0.09%	2	0.04%
Customer 7	146,733.68	91,863.95	0.09%	0.12%	1	0.02%
Customer 8	146,308.61	95,636.05	0.09%	0.12%	1	0.02%
Customer 9	146,247.98	88,152.25	0.09%	0.11%	1	0.02%
Customer 10	146,188.53	51,067.80	0.09%	0.06%	1	0.02%
Customer 11	145,113.42	90,065.00	0.09%	0.11%	1	0.02%
Customer 12	144,886.04	66,172.70	0.09%	0.08%	1	0.02%
Customer 13	143,603.34	83,565.45	0.09%	0.11%	1	0.02%
Customer 14	143,203.71	93,216.15	0.08%	0.12%	1	0.02%
Customer 15	143,116.62	71,169.90	0.08%	0.09%	1	0.02%
Customer 16	142,673.23	57,567.35	0.08%	0.07%	2	0.04%
Customer 17	142,122.18	66,422.50	0.08%	0.08%	2	0.04%
Customer 18	141,959.70	61,559.90	0.08%	0.08%	1	0.02%
Customer 19	140,414.07	78,922.95	0.08%	0.10%	1	0.02%
Customer 20	139,804.06	71,959.15	0.08%	0.09%	1	0.02%
Total	3,205,381.68	1,700,063.50	1.90%	2.15%	31	0.67%

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	7,897,129.79	4,137,402.10	4.68%	5.23%	104	2.24%
Dealer 2	7,834,955.09	4,028,194.50	4.64%	5.09%	106	2.28%
Dealer 3	4,905,037.97	2,847,495.00	2.91%	3.60%	58	1.25%
Dealer 4	5,254,797.93	2,814,813.00	3.11%	3.55%	71	1.53%
Dealer 5	5,150,686.69	2,802,065.50	3.05%	3.54%	70	1.51%
Dealer 6	5,055,079.65	2,378,562.65	3.00%	3.00%	63	1.36%
Dealer 7	4,336,329.93	2,376,157.90	2.57%	3.00%	62	1.34%
Dealer 8	2,861,130.44	1,531,282.40	1.70%	1.93%	41	0.88%
Dealer 9	2,708,416.05	1,477,156.65	1.61%	1.87%	39	0.84%
Dealer 10	2,698,230.19	1,396,026.15	1.60%	1.76%	37	0.80%
Dealer 11	1,883,448.87	1,131,416.05	1.12%	1.43%	26	0.56%
Dealer 12	2,030,126.42	1,123,714.35	1.20%	1.42%	24	0.52%
Dealer 13	1,860,985.23	1,062,919.25	1.10%	1.34%	27	0.58%
Dealer 14	1,816,153.27	861,274.80	1.08%	1.09%	23	0.50%
Dealer 15	2,705,669.18	666,464.90	1.60%	0.84%	104	2.24%
Dealer 16	1,231,019.77	604,806.00	0.73%	0.76%	35	0.75%
Dealer 17	1,168,215.70	597,726.05	0.69%	0.75%	38	0.82%
Dealer 18	1,020,654.91	566,364.20	0.60%	0.72%	20	0.43%
Dealer 19	1,096,695.47	559,304.75	0.65%	0.71%	30	0.65%
Dealer 20	1,152,805.57	547,040.80	0.68%	0.69%	18	0.39%
Total	64,667,568.12	33,510,187.00	38.32%	42.32%	996	21.45%



Auto lease-now 2023-2 AG

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

Contact information

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