Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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
Deliquencies	9
Stratification Tables	10-21
Contact Information	22

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

Parties & Counterparty credit ratings

Parties

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

Counterparties credit ratings

		DBRS				Fitch			
Role	**Party**	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	UBS Switzerland AG	Private	Private	Private	Private	F1	A+	F1	A+

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

Notes information report

Key information

Class A notes	Details
Closing Date	22/09/2023
Optional Redemption Date	23/02/2027
Final Maturity Date	22/02/2033
Determination Period	01/01/2026 - 31/01/2026
Revolving Period	22/09/2023 - 23/02/2027
Calculation Date	15/02/2026
Monthly Payment Date	22/02/2026
Interest Payment Date	23/02/2026
Next Interest Payment Date	23/02/2026
Interest Calculation Period	26/02/2025 - 23/02/2026
Last day of the Determination Period	31/01/2026

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	CHF	*CHF*	*CHF*
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	-	3,517,222.50	-
Cash Reserve Account	2,362,700.34	2,362,700.34	2,362,700.34
Cash Reserve Required Amount	2,362,700.34	2,362,700.34	2,362,700.34
Replenishment Ledger	-	16,826.22	16,301.30
Subordinated Loan Ledger	370,595.00	255,644.21	520,164.17
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	569,700.19	560,915.64

Tranche information at calculation date

Description	Outcome
	CHF
Interest accrued since inception	9,272,677.50
Interest paid since inception	9,272,677.50
Interest accrued since last Interest Payment Date	-
Redemption	-
Interest shortfall	-
Annual interest amount	3,836,970.00

Additional Notes Information

Class A Notes	Details
ISIN	CH1276313306
Optional Redemption Date	23/02/2027
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 : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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%	44.70%	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%	27.70%	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%	6.69%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.40%	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%	51.97%	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%	0.11%	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%	1.57%	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%	3.96%	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%	23.82%	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%	0.00%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twenty-four (24) months after the Initial Purchase Date;	2.20%	0.00%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling fourty-one (41) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.87%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.62%	PASS
(c) on two (2) consecutive Purchase Dates, the amount standing to the credit of the Replenishment Ledger, following the satisfaction of the payments, transfers and provisions to be made on such Payment Date, exceeds 10.00 per cent. of the aggregate Outstanding Balance of the Purchased Lease Assets.	10%	0.01%	PASS

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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)	*if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Account;*	3,517,222.50
(ii)	*Any amounts standing to the credit of the Subordinated Loan ledger;*	255,644.21
(iii)	*any Collections collected or received, as the case may be, during the immediately preceding Determination Period;*	7,319,779.74
(vi)	*any amounts standing to the credit of the Payment Account;*	-
(v)	*any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;*	-
(vi)	*any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;*	-
(vii)	*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;*	-
(viii)	*any amounts standing to the credit of the Cash Reserve Account; or*	2,362,700.34
	Total Available Distribution Amount	**13,455,346.79**
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)	*the amount necessary (if any) to cause the balance standing to the credit of the Deposit Ledger to equal the Deposit Required Amount, and]*	-
(ii)	*any amount standing to the credit of the VAT Ledger.*	-
	Total Available Distribution Amount	**13,455,346.79**

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
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Pre-Enforcement - Priority of Payments

Available Distribution Amount:			13,455,346.79
		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)	*First,* to pay the relevant tax authority any taxes that are due and payable by the Issuer;	(1,342,200.01)	12,113,146.78
(b)	*Second,* to pay;		
	(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	(555,047.21)	11,558,099.57
	(ii) 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;	-	11,558,099.57
(c)	*Third,* to pay or provide for payment of, on a *pro rata* and *pari passu* basis all amounts due and payable to the Trustee and Bondholders' Representative pursuant to the Transaction Documents;	(639.29)	11,557,460.27
(d)	*Fourth,* to pay, on a *pro rata* and *pari passu* basis, to each applicable party, the Senior Expenses;	(17,945.38)	11,539,514.91
(e)	*fifth,* 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 pro rata* and *pari passu* to the Noteholders, the amount equal to the Note Interest Amount;	(2,487,102.64)	9,052,412.27
(f)	*Sixth,* 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)	6,689,711.92
(g)	*seventh,* 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 *pro rata* and *pari passu* to the Noteholders the amount equal to the Note Principal Required Amount;	(5,949,547.75)	740,164.17
(h)	*eighth,* to pay, *pro rata* and *pari passu,* 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;	-	740,164.17
(i)	*ninth,* 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	(220,000.00)	520,164.17
(j)	*tenth,* to credit any remaining amounts to the Subordinated Loan Ledger.	-	520,164.17

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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		168,691,429.79	168,747,483.74
Outstanding balance at end of period before repurchases / replenishment	**-**	**160,568,985.44**	**162,797,935.99**
(-) Repurchases	-	-	-
(+) Replenishments	-	8,178,498.30	5,950,072.67
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,747,483.74	168,748,008.66

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
Notes	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		550,240.09	569,700.19
(-) Movements in period	-	(16,039.90)	(13,584.55)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	534,200.19	556,115.64
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	35,500.00	4,800.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	569,700.19	560,915.64

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	158,036,780.12	160,070,533.91
Delinquent contracts (> 30 days)		960,676.85	1,013,088.05
Total contracts - amount	-	158,997,456.97	161,083,621.96

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	7,351	7,429
Delinquent contracts (> 30 days)	-	39	43
Total contracts - number	-	7,390	7,472

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	229,598.16	151,244.95
Total Assets	-	229,598.16	151,244.95

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		2,733,516.03	0.87%
Total Assets	-	2,733,516.03	0.87%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	122,513.45	33,198.60
Total Assets	-	122,513.45	33,198.60

Cumulative		Amount	Percentage
	CHF	CHF	CHF
Recoveries		849,135.85	31.06%
Total Assets	-	849,135.85	31.06%

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		160,070,533.91	98.32%	7,358	98.47%
1 day	30 Days	1,714,314.03	1.05%	71	0.95%
31 days	60 Days	693,307.12	0.43%	25	0.33%
61 days	90 Days	319,780.93	0.20%	18	0.24%
Total		***162,797,935.99***	***100.00%***	***7,472***	***100.00%***

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Defaults in Month (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets (1)	Gross Default % Cumulative	Recovery % Cumulative
Period 0	168,764,309.96	-	-	-	0.00%	0.00%
Period 1	172,138,228.16	-	-	-	0.00%	0.00%
Period 2	175,524,843.26	34,594.73	34,594.73	-	0.02%	0.00%
Period 3	179,215,421.94	3,185.00	37,779.73	-	0.02%	0.00%
Period 4	183,512,918.85	59,395.48	97,175.21	14,550.00	0.05%	14.97%
Period 5	187,436,525.57	96,619.40	193,794.61	32,900.00	0.10%	16.98%
Period 6	191,684,235.13	23,577.17	217,371.78	60,200.00	0.11%	27.69%
Period 7	195,725,149.71	135,396.39	352,768.17	60,200.00	0.18%	17.07%
Period 8	200,182,865.15	129,332.78	482,100.95	60,200.00	0.24%	12.49%
Period 9	204,677,354.75	73,724.20	555,825.15	60,200.00	0.27%	10.83%
Period 10	209,048,388.46	66,171.05	621,996.20	95,300.00	0.30%	15.32%
Period 11	218,130,554.32	67,576.41	689,572.61	135,300.00	0.32%	19.62%
Period 12	222,591,539.66	231,338.82	920,911.43	135,810.00	0.41%	14.75%
Period 13	227,088,007.07	38,050.36	958,961.79	151,240.70	0.42%	15.77%
Period 14	231,578,409.88	11,320.62	970,282.41	194,440.70	0.42%	20.04%
Period 15	236,895,562.21	14,569.04	984,851.45	194,440.70	0.42%	19.74%
Period 16	242,345,851.62	126,836.35	1,111,687.80	228,440.70	0.46%	20.55%
Period 17	247,270,578.67	185,220.75	1,296,908.55	248,452.00	0.52%	19.16%
Period 18	250,690,500.55	78,355.61	1,375,264.16	253,636.60	0.55%	18.44%
Period 19 (1)	257,849,797.29	6,792.20	1,382,056.36	402,513.00	0.54%	29.12%
Period 20	263,765,038.02	126,438.58	1,508,494.94	486,625.40	0.57%	32.26%
Period 21	269,598,004.74	100,626.80	1,609,121.74	498,967.55	0.60%	31.01%
Period 22	275,133,064.93	63,723.41	1,672,845.15	528,460.45	0.61%	31.59%
Period 23	280,910,518.11	54,107.10	1,726,952.25	631,759.90	0.61%	36.58%
Period 24	286,579,075.36	190,333.83	1,917,286.08	649,792.15	0.67%	33.89%
Period 25	292,652,164.18	198,633.82	2,115,919.90	660,931.30	0.72%	31.24%
Period 26	298,871,613.86	236,753.02	2,352,672.92	693,423.80	0.79%	29.47%
Period 27	304,844,433.23	229,598.16	2,582,271.08	815,937.25	0.85%	31.60%
Period 28	313,022,931.53	151,244.95	2,733,516.03	849,135.85	0.87%	31.06%

(1) Recoveries in this month includes payments received in prior months that had not been classified as recoveries. No operational impact on cashflows in this month or prior months.

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Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	122,012,064.17	65,913,450.90	72.30%	75.16%	5,786	75.65%
Commercial	46,735,944.49	21,780,973.20	27.70%	24.84%	1,862	24.35%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***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	88,340,507.90	45,910,210.35	52.35%	52.35%	5,019	65.63%
Non-CCA	80,407,500.76	41,784,213.75	47.65%	47.65%	2,629	34.38%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***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	93,323,523.10	51,678,214.00	55.30%	58.93%	3,312	43.31%
Used	75,424,485.56	36,016,210.10	44.70%	41.07%	4,336	56.69%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***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	64,135,859.35	30,417,245.65	38.01%	34.69%	3,758	49.14%
Used	57,876,204.82	35,496,205.25	34.30%	40.48%	2,028	26.52%
Total	***122,012,064.17***	***65,913,450.90***	***72.30%***	***75.16%***	***5,786.00***	***75.65%***

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	35,447,318.28	16,182,008.75	21.01%	18.45%	1,284	16.79%
Used	11,288,626.21	5,598,964.45	6.69%	6.38%	578	7.56%
Total	***46,735,944.49***	***21,780,973.20***	***27.70%***	***24.84%***	***1,862***	***24.35%***

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	143,457,611.82	77,813,389.45	85.01%	88.73%	6,269	81.97%
Light commercial vehicle	24,427,246.79	9,382,702.95	14.48%	10.70%	1,295	16.93%
Motorbike	863,150.05	498,331.70	0.51%	0.57%	84	1.10%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***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	15,712,671.29	6,143,215.70	9.31%	7.01%	1,923	25.14%
>20,000 - 30,000	31,046,303.64	14,386,484.20	18.40%	16.41%	2,066	27.01%
>30,000 - 40,000	31,638,577.17	15,439,043.20	18.75%	17.61%	1,457	19.05%
>40,000 - 50,000	24,329,771.24	12,833,001.60	14.42%	14.63%	836	10.93%
>50,000 - 75,000	31,153,143.47	18,233,436.00	18.46%	20.79%	833	10.89%
>75,000 - 100,000	16,232,290.29	9,714,765.65	9.62%	11.08%	295	3.86%
>100,000 - 150,000	16,290,759.41	9,681,399.25	9.65%	11.04%	213	2.79%
>150,000	2,344,492.15	1,263,078.50	1.39%	1.44%	25	0.33%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

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Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

Stratification tables

New versus Used

Loan size - New versus Used

Financed Amount Poolcut (New/Used)	Agg. Oustanding (New)	Agg. Oustanding (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	2,761,814.58	12,950,856.71	2.96%	17.17%	288	1,635	8.70%	37.71%
>20,000 - 30,000	12,073,016.13	18,973,287.51	12.94%	25.16%	803	1,263	24.25%	29.13%
>30,000 - 40,000	15,604,950.40	16,033,626.77	16.72%	21.26%	724	733	21.86%	16.90%
>40,000 - 50,000	15,443,706.35	8,886,064.89	16.55%	11.78%	534	302	16.12%	6.96%
>50,000 - 75,000	21,566,155.39	9,586,988.08	23.11%	12.71%	580	253	17.51%	5.83%
>75,000 - 100,000	11,376,659.51	4,855,630.78	12.19%	6.44%	204	91	6.16%	2.10%
>100,000 - 150,000	12,276,321.46	4,014,437.95	13.15%	5.32%	156	57	4.71%	1.31%
>150,000	2,220,899.28	123,592.87	2.38%	0.16%	23	2	0.69%	0.05%
Total	***93,323,523.10***	***75,424,485.56***	***100.00%***	***100.00%***	***3,312***	***4,336***	***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	1,234,660.90	4,908,554.80	2.39%	13.63%	6,143,215.70	7.01%
>20,000 - 30,000	6,053,239.50	8,333,244.70	11.71%	23.14%	14,386,484.20	16.41%
>30,000 - 40,000	8,075,773.00	7,363,270.20	15.63%	20.44%	15,439,043.20	17.61%
>40,000 - 50,000	8,318,959.80	4,514,041.80	16.10%	12.53%	12,833,001.60	14.63%
>50,000 - 75,000	13,022,829.85	5,210,606.15	25.20%	14.47%	18,233,436.00	20.79%
>75,000 - 100,000	6,716,803.15	2,997,962.50	13.00%	8.32%	9,714,765.65	11.08%
>100,000 - 150,000	6,995,654.80	2,685,744.45	13.54%	7.46%	9,681,399.25	11.04%
>150,000	1,260,293.00	2,785.50	2.44%	0.01%	1,263,078.50	1.44%
Total	***51,678,214.00***	***36,016,210.10***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

AMICORP

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	13,636,199.75	2,076,471.54	11.18%	4.44%	1,648	275	28.48%	14.77%
>20,000 - 30,000	25,272,857.68	5,773,445.96	20.71%	12.35%	1,651	415	28.53%	22.29%
>30,000 - 40,000	22,586,532.08	9,052,045.09	18.51%	19.37%	1,018	439	17.59%	23.58%
>40,000 - 50,000	16,824,497.02	7,505,274.22	13.79%	16.06%	562	274	9.71%	14.72%
>50,000 - 75,000	21,587,735.10	9,565,408.37	17.69%	20.47%	565	268	9.76%	14.39%
>75,000 - 100,000	11,085,372.47	5,146,917.82	9.09%	11.01%	201	94	3.47%	5.05%
>100,000 - 150,000	9,330,414.23	6,960,345.18	7.65%	14.89%	123	90	2.13%	4.83%
>150,000	1,688,455.84	656,036.31	1.38%	1.40%	18	7	0.31%	0.38%
Total	***122,012,064.17***	***46,735,944.49***	***100.00%***	***100.00%***	***5,786***	***1,862***	***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 % (Commerical)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	5,406,791.75	736,423.95	8.20%	3.38%	6,143,215.70	7.01%
>20,000 - 30,000	12,223,784.55	2,162,699.65	18.55%	9.93%	14,386,484.20	16.41%
>30,000 - 40,000	12,004,442.90	3,434,600.30	18.21%	15.77%	15,439,043.20	17.61%
>40,000 - 50,000	9,642,820.20	3,190,181.40	14.63%	14.65%	12,833,001.60	14.63%
>50,000 - 75,000	13,288,442.15	4,944,993.85	20.16%	22.70%	18,233,436.00	20.79%
>75,000 - 100,000	6,820,895.50	2,893,870.15	10.35%	13.29%	9,714,765.65	11.08%
>100,000 - 150,000	5,522,522.90	4,158,876.35	8.38%	19.09%	9,681,399.25	11.04%
>150,000	1,003,750.95	259,327.55	1.52%	1.19%	1,263,078.50	1.44%
Total	***65,913,450.90***	***21,780,973.20***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

AMICORP

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	10,163,167.83	4,429,970.30	6.02%	5.05%	1,706	22.31%
>10,000 - 20,000	38,497,238.51	18,020,293.35	22.81%	20.55%	2,601	34.01%
>20,000 - 30,000	39,730,857.26	19,817,556.30	23.54%	22.60%	1,626	21.26%
>30,000 - 40,000	28,979,260.49	15,885,667.65	17.17%	18.11%	842	11.01%
>40,000 - 50,000	16,867,763.68	9,909,006.20	10.00%	11.30%	380	4.97%
>50,000 - 75,000	19,860,488.81	11,640,294.25	11.77%	13.27%	335	4.38%
>75,000 - 100,000	10,300,132.37	5,901,039.00	6.10%	6.73%	120	1.57%
>100,000 - 150,000	4,349,099.71	2,090,597.05	2.58%	2.38%	38	0.50%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

Actual Book Value - New vs. Used

Actual Book Value - Poolcut (New/Used)	Agg. Oustanding (New)	Agg. Oustanding (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	2,044,508.50	8,118,659.33	2.19%	10.76%	337	1,369	10.18%	31.57%
>10,000 - 20,000	15,019,286.99	23,477,951.52	16.09%	31.13%	993	1,608	29.98%	37.08%
>20,000 - 30,000	20,056,801.56	19,674,055.70	21.49%	26.08%	812	814	24.52%	18.77%
>30,000 - 40,000	19,370,096.97	9,609,163.52	20.76%	12.74%	559	283	16.88%	6.53%
>40,000 - 50,000	11,695,861.61	5,171,902.07	12.53%	6.86%	264	116	7.97%	2.68%
>50,000 - 75,000	13,317,019.67	6,543,469.14	14.27%	8.68%	222	113	6.70%	2.61%
>75,000 - 100,000	7,800,326.27	2,499,806.10	8.36%	3.31%	90	30	2.72%	0.69%
>100,000 - 150,000	4,019,621.53	329,478.18	4.31%	0.44%	35	3	1.06%	0.07%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	***93,323,523.10***	***75,424,485.56***	***100.00%***	***100.00%***	***3,312***	***4,336***	***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	1,002,062.95	3,427,907.35	1.94%	9.52%	4,429,970.30	5.05%
>10,000 - 20,000	7,732,366.20	10,287,927.15	14.96%	28.56%	18,020,293.35	20.55%
>20,000 - 30,000	10,634,891.55	9,182,664.75	20.58%	25.50%	19,817,556.30	22.60%
>30,000 - 40,000	11,013,758.45	4,871,909.20	21.31%	13.53%	15,885,667.65	18.11%
>40,000 - 50,000	7,010,585.00	2,898,421.20	13.57%	8.05%	9,909,006.20	11.30%
>50,000 - 75,000	7,872,790.00	3,767,504.25	15.23%	10.46%	11,640,294.25	13.27%
>75,000 - 100,000	4,461,423.45	1,439,615.55	8.63%	4.00%	5,901,039.00	6.73%
>100,000 - 150,000	1,950,336.40	140,260.65	3.77%	0.39%	2,090,597.05	2.38%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***51,678,214.00***	***36,016,210.10***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

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	8,265,735.36	1,897,432.47	6.77%	4.06%	1,354	352	23.40%	18.90%
>10,000 - 20,000	30,530,415.34	7,966,823.17	25.02%	17.05%	2,068	533	35.74%	28.63%
>20,000 - 30,000	28,749,668.82	10,981,188.44	23.56%	23.50%	1,179	447	20.38%	24.01%
>30,000 - 40,000	20,638,849.21	8,340,411.28	16.92%	17.85%	601	241	10.39%	12.94%
>40,000 - 50,000	11,990,329.12	4,877,434.56	9.83%	10.44%	270	110	4.67%	5.91%
>50,000 - 75,000	13,222,911.47	6,637,577.34	10.84%	14.20%	222	113	3.84%	6.07%
>75,000 - 100,000	5,957,204.16	4,342,928.21	4.88%	9.29%	69	51	1.19%	2.74%
>100,000 - 150,000	2,656,950.69	1,692,149.02	2.18%	3.62%	23	15	0.40%	0.81%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	***122,012,064.17***	***46,735,944.49***	***100.00%***	***100.00%***	***5,786***	***1,862***	***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	3,563,657.80	866,312.50	5.41%	3.98%	4,429,970.30	5.05%
>10,000 - 20,000	14,992,332.55	3,027,960.80	22.75%	13.90%	18,020,293.35	20.55%
>20,000 - 30,000	15,356,101.75	4,461,454.55	23.30%	20.48%	19,817,556.30	22.60%
>30,000 - 40,000	11,921,044.20	3,964,623.45	18.09%	18.20%	15,885,667.65	18.11%
>40,000 - 50,000	7,383,971.50	2,525,034.70	11.20%	11.59%	9,909,006.20	11.30%
>50,000 - 75,000	7,833,755.60	3,806,538.65	11.88%	17.48%	11,640,294.25	13.27%
>75,000 - 100,000	3,580,550.05	2,320,488.95	5.43%	10.65%	5,901,039.00	6.73%
>100,000 - 150,000	1,282,037.45	808,559.60	1.95%	3.71%	2,090,597.05	2.38%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***65,913,450.90***	***21,780,973.20***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

AMICORP

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	11,208,374.71	647,514.30	6.64%	0.74%	979	12.80%
>1,000 - 5,000	20,100,476.28	6,144,609.05	11.91%	7.01%	1,817	23.76%
>5,000 - 10,000	29,532,021.88	13,140,724.65	17.50%	14.98%	1,727	22.58%
>10,000 - 20,000	46,058,601.39	26,024,876.35	27.29%	29.68%	1,829	23.91%
>20,000 - 30,000	27,622,633.33	17,713,330.05	16.37%	20.20%	733	9.58%
>30,000 - 40,000	14,515,398.28	10,006,146.25	8.60%	11.41%	291	3.80%
>40,000 - 50,000	9,833,108.00	6,477,039.90	5.83%	7.39%	147	1.92%
>50,000	9,877,394.79	7,540,183.55	5.85%	8.60%	125	1.63%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

Residual Value - Poolcut (New versus Used)

Residual Value - Poolcut (New/Used)	Agg. Oustanding (New)	Agg. Oustanding (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	5,990,889.84	5,217,484.87	6.42%	6.92%	366	613	11.05%	14.14%
>1,000 - 5,000	5,795,875.12	14,304,601.16	6.21%	18.97%	405	1,412	12.23%	32.56%
>5,000 - 10,000	10,107,580.35	19,424,441.53	10.83%	25.75%	576	1,151	17.39%	26.55%
>10,000 - 20,000	25,548,491.08	20,510,110.31	27.38%	27.19%	1,017	812	30.71%	18.73%
>20,000 - 30,000	20,257,919.52	7,364,713.81	21.71%	9.76%	535	198	16.15%	4.57%
>30,000 - 40,000	10,244,932.15	4,270,466.13	10.98%	5.66%	208	83	6.28%	1.91%
>40,000 - 50,000	7,692,175.05	2,140,932.95	8.24%	2.84%	111	36	3.35%	0.83%
>50,000	7,685,659.99	2,191,734.80	8.24%	2.91%	94	31	2.84%	0.71%
Total	***93,323,523.10***	***75,424,485.56***	***100.00%***	***100.00%***	***3,312***	***4,336***	***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	272,195.75	375,318.55	0.53%	1.04%	647,514.30	0.74%
>1,000 - 5,000	1,500,886.50	4,643,722.55	2.90%	12.89%	6,144,609.05	7.01%
>5,000 - 10,000	4,446,918.95	8,693,805.70	8.61%	24.14%	13,140,724.65	14.98%
>10,000 - 20,000	14,655,724.80	11,369,151.55	28.36%	31.57%	26,024,876.35	29.68%
>20,000 - 30,000	13,056,503.00	4,656,827.05	25.27%	12.93%	17,713,330.05	20.20%
>30,000 - 40,000	7,171,247.15	2,834,899.10	13.88%	7.87%	10,006,146.25	11.41%
>40,000 - 50,000	4,883,405.30	1,593,634.60	9.45%	4.42%	6,477,039.90	7.39%
>50,000	5,691,332.55	1,848,851.00	11.01%	5.13%	7,540,183.55	8.60%
Total	***51,678,214.00***	***36,016,210.10***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

Stratification tables

Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)

Residual Value - Poolcut (Private/Commercial)	Agg. Oustanding (Private)	Agg. Oustanding (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	6,102,109.37	5,106,265.34	5.00%	10.93%	627	352	10.84%	18.90%
>1,000 - 5,000	14,480,173.27	5,620,303.01	11.87%	12.03%	1,397	420	24.14%	22.56%
>5,000 - 10,000	22,966,608.70	6,565,413.18	18.82%	14.05%	1,387	340	23.97%	18.26%
>10,000 - 20,000	34,874,394.60	11,184,206.79	28.58%	23.93%	1,424	405	24.61%	21.75%
>20,000 - 30,000	20,699,371.04	6,923,262.29	16.97%	14.81%	563	170	9.73%	9.13%
>30,000 - 40,000	10,124,690.30	4,390,707.98	8.30%	9.39%	209	82	3.61%	4.40%
>40,000 - 50,000	6,141,806.25	3,691,301.75	5.03%	7.90%	94	53	1.62%	2.85%
>50,000	6,622,910.64	3,254,484.15	5.43%	6.96%	85	40	1.47%	2.15%
Total	***122,012,064.17***	***46,735,944.49***	***100.00%***	***100.00%***	***5,786***	***1,862***	***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	397,080.05	250,434.25	0.60%	1.15%	647,514.30	0.74%
>1,000 - 5,000	4,683,864.40	1,460,744.65	7.11%	6.71%	6,144,609.05	7.01%
>5,000 - 10,000	10,549,170.60	2,591,554.05	16.00%	11.90%	13,140,724.65	14.98%
>10,000 - 20,000	20,219,988.40	5,804,887.95	30.68%	26.65%	26,024,876.35	29.68%
>20,000 - 30,000	13,596,947.70	4,116,382.35	20.63%	18.90%	17,713,330.05	20.20%
>30,000 - 40,000	7,212,914.95	2,793,231.30	10.94%	12.82%	10,006,146.25	11.41%
>40,000 - 50,000	4,145,335.90	2,331,704.00	6.29%	10.71%	6,477,039.90	7.39%
>50,000	5,108,148.90	2,432,034.65	7.75%	11.17%	7,540,183.55	8.60%
Total	***65,913,450.90***	***21,780,973.20***	***100.00%***	***100.00%***	***87,694,424.10***	***100.00%***

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	1,236,214.57	497,343.90	0.37%	0.28%	189	1.24%
13 - 24 months	10,144,293.43	5,753,220.75	3.01%	3.28%	802	5.24%
25 - 36 months	78,463,821.32	43,632,726.80	23.25%	24.88%	3,718	24.31%
37 - 48 months	78,901,926.75	37,808,357.45	23.38%	21.56%	2,938	19.21%
49 - 60 months	168,748,008.66	87,694,424.10	50.00%	50.00%	7,648	50.00%
Total	***337,494,264.73***	***175,386,073.00***	***100.00%***	***100.00%***	***15,295***	***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	2,850,409.31	987,094.15	1.69%	1.13%	89	1.17%
7 - 12	19,661,290.78	6,215,265.05	11.65%	7.09%	739	9.68%
13 - 18	23,409,147.98	8,128,787.50	13.87%	9.27%	1,000	13.09%
19 - 24	21,893,106.73	8,196,059.00	12.97%	9.35%	987.00	12.92%
25 - 36	73,670,524.80	43,815,880.45	43.66%	49.96%	3,480.00	45.57%
37 - 48	27,218,989.93	20,304,912.65	16.13%	23.15%	1,342.00	17.57%
49 - 60	44,539.13	46,425.30	0.03%	0.05%	-	0.00%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,637***	***100.00%***

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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			#	
2024	- 1,922.60	-	0.00%	0.00%	46	0.29%
2025	195,920.92	233,845.90	0.12%	0.27%	1,474	9.16%
2026	23,456,747.70	18,881,211.75	13.90%	21.53%	2,797	17.39%
2027	57,164,304.50	34,458,716.50	33.88%	39.29%	2,053	12.76%
2028	50,418,684.28	21,715,792.20	29.88%	24.76%	1,035	6.43%
2029	29,599,907.28	10,024,085.90	17.54%	11.43%	1,035	6.43%
2030	7,914,366.58	2,380,771.85	4.69%	2.71%	7,648	47.54%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***16,088***	***52.46%***

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%	6,858,523.81	3,424,725.10	4.06%	3.91%	277.00	3.62%
1.01% - 2.00%	8,066,482.27	5,226,632.00	4.78%	5.96%	308	4.03%
2.01% - 3.00%	31,605,512.17	16,446,497.05	18.73%	18.75%	1,382	18.07%
3.01% - 4.00%	22,250,053.33	13,631,041.35	13.19%	15.54%	753	9.85%
4.01% - 5.00%	23,563,221.87	12,101,002.60	13.96%	13.80%	749	9.79%
5.01% - 6.00%	52,829,598.93	25,867,319.45	31.31%	29.50%	2,527	33.04%
> 6.00%	23,574,616.28	10,997,206.55	13.97%	12.54%	1,652	21.60%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

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	40,190,348.67	23,898,111.20	23.82%	27.25%	835	10.92%
FORD	38,649,863.84	17,822,810.35	22.90%	20.32%	2,258	29.52%
VOLVO	33,331,923.93	18,449,598.60	19.75%	21.04%	1,230	16.08%
MAZDA	9,160,719.61	5,221,721.85	5.43%	5.95%	542	7.09%
MERCEDES-BENZ	9,078,576.92	4,191,767.00	5.38%	4.78%	453	5.92%
AUDI	7,321,405.66	3,650,395.75	4.34%	4.16%	363	4.75%
BMW	5,724,575.72	2,783,597.25	3.39%	3.17%	296	3.87%
VW	5,688,931.55	2,798,766.00	3.37%	3.19%	370	4.84%
SKODA	2,255,419.18	1,204,797.75	1.34%	1.37%	145	1.90%
LAND ROVER	1,407,321.66	659,647.05	0.83%	0.75%	55	0.72%
CUPRA	1,231,404.52	580,240.75	0.73%	0.66%	68	0.89%
ALFA ROMEO	1,153,293.39	592,930.90	0.68%	0.68%	53	0.69%
HYUNDAI	1,146,261.83	509,277.80	0.68%	0.58%	67	0.88%
FIAT	1,094,670.64	488,557.55	0.65%	0.56%	103	1.35%
RENAULT	1,004,545.73	401,946.80	0.60%	0.46%	80	1.05%
SEAT	986,472.79	467,148.95	0.58%	0.53%	85	1.11%
PEUGEOT	975,722.98	380,160.80	0.58%	0.43%	76	0.99%
TOYOTA	868,535.49	343,919.45	0.51%	0.39%	53	0.69%
JEEP	793,596.46	371,972.00	0.47%	0.42%	53	0.69%
HARLEY-DAVIDSON	724,500.30	431,137.95	0.43%	0.49%	67	0.88%
Other	5,959,917.79	2,445,918.35	3.53%	2.79%	396	5.18%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

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	26,474,320.25	13,721,160.05	15.69%	15.65%	1,056	13.81%
VD	21,184,837.78	10,997,586.20	12.55%	12.54%	961	12.57%
BE	15,248,060.89	7,861,369.90	9.04%	8.96%	762	9.96%
AG	15,073,874.33	7,562,502.75	8.93%	8.62%	751	9.82%
TI	10,480,305.61	6,007,780.20	6.21%	6.85%	454	5.94%
VS	10,184,301.84	5,081,720.30	6.04%	5.79%	487	6.37%
FR	8,799,731.06	4,345,828.00	5.21%	4.96%	406	5.31%
GE	8,254,440.00	4,386,679.80	4.89%	5.00%	357	4.67%
SG	7,203,867.60	3,611,499.25	4.27%	4.12%	354	4.63%
LU	6,549,811.92	3,613,011.35	3.88%	4.12%	322	4.21%
SO	6,055,461.61	3,164,851.25	3.59%	3.61%	296	3.87%
TG	5,863,703.59	3,040,053.60	3.47%	3.47%	296	3.87%
BL	4,840,726.18	2,478,216.50	2.87%	2.83%	233	3.05%
ZG	4,753,191.87	2,615,439.55	2.82%	2.98%	138	1.80%
NE	4,547,923.99	2,394,908.70	2.70%	2.73%	193	2.52%
SZ	3,738,752.80	1,921,327.95	2.22%	2.19%	136	1.78%
GR	2,418,820.73	1,265,694.80	1.43%	1.44%	102	1.33%
BS	1,726,598.48	894,809.10	1.02%	1.02%	75	0.98%
SH	1,331,085.29	662,625.50	0.79%	0.76%	57	0.75%
JU	1,192,115.27	593,226.80	0.71%	0.68%	77	1.01%
AR	632,773.80	339,346.20	0.37%	0.39%	30	0.39%
GL	611,210.25	330,826.10	0.36%	0.38%	28	0.37%
NW	515,355.31	274,659.65	0.31%	0.31%	23	0.30%
OW	434,626.68	194,205.95	0.26%	0.22%	24	0.31%
UR	326,950.86	165,413.40	0.19%	0.19%	16	0.21%
AI	267,807.70	140,361.75	0.16%	0.16%	11	0.14%
OT	37,352.97	29,319.50	0.02%	0.03%	3	0.04%
Total	***168,748,008.66***	***87,694,424.10***	***100.00%***	***100.00%***	***7,648***	***100.00%***

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Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

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	189,535.97	146,703.80	0.11%	0.17%	2	0.03%
Customer 2	159,756.10	68,333.00	0.09%	0.08%	4	0.05%
Customer 3	157,470.59	70,566.40	0.09%	0.08%	2	0.03%
Customer 4	145,272.40	65,494.90	0.09%	0.07%	1	0.01%
Customer 5	143,109.57	58,188.70	0.08%	0.07%	1	0.01%
Customer 6	140,316.46	73,457.90	0.08%	0.08%	1	0.01%
Customer 7	138,324.87	62,044.40	0.08%	0.07%	1	0.01%
Customer 8	134,921.82	81,141.15	0.08%	0.09%	7	0.09%
Customer 9	125,178.60	42,610.20	0.07%	0.05%	1	0.01%
Customer 10	124,243.03	63,634.65	0.07%	0.07%	2	0.03%
Customer 11	122,782.62	87,216.40	0.07%	0.10%	5	0.07%
Customer 12	122,562.22	66,782.95	0.07%	0.08%	1	0.01%
Customer 13	120,068.82	29,602.20	0.07%	0.03%	1	0.01%
Customer 14	119,420.01	54,623.75	0.07%	0.06%	1	0.01%
Customer 15	118,436.80	42,553.20	0.07%	0.05%	1	0.01%
Customer 16	118,299.25	64,405.20	0.07%	0.07%	1	0.01%
Customer 17	118,245.42	70,442.35	0.07%	0.08%	4	0.05%
Customer 18	118,056.47	52,465.30	0.07%	0.06%	1	0.01%
Customer 19	117,903.53	48,307.10	0.07%	0.06%	1	0.01%
Customer 20	117,076.33	101,207.05	0.07%	0.12%	2	0.03%
Total	***2,650,980.88***	***1,349,780.60***	***1.57%***	***1.54%***	***40***	***0.52%***

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	6,361,409.56	3,447,719.30	3.77%	3.93%	110	1.44%
Dealer 2	5,014,796.15	3,024,088.25	2.97%	3.45%	110	1.44%
Dealer 3	4,885,537.41	2,941,208.10	2.90%	3.35%	95	1.24%
Dealer 4	4,565,529.41	2,642,886.95	2.71%	3.01%	87	1.14%
Dealer 5	5,132,668.27	1,742,881.80	3.04%	1.99%	259	3.39%
Dealer 6	2,867,372.38	1,650,389.95	1.70%	1.88%	55	0.72%
Dealer 7	2,358,822.80	1,626,457.70	1.40%	1.85%	51	0.67%
Dealer 8	1,906,516.97	1,333,914.50	1.13%	1.52%	49	0.64%
Dealer 9	1,972,952.98	1,207,411.65	1.17%	1.38%	45	0.59%
Dealer 10	1,598,370.18	1,026,248.65	0.95%	1.17%	24	0.31%
Dealer 11	1,296,172.41	861,188.90	0.77%	0.98%	29	0.38%
Dealer 12	1,749,171.22	855,947.00	1.04%	0.98%	68	0.89%
Dealer 13	1,573,742.80	850,543.30	0.93%	0.97%	36	0.47%
Dealer 14	1,300,962.15	760,774.20	0.77%	0.87%	39	0.51%
Dealer 15	1,387,800.52	757,049.50	0.82%	0.86%	61	0.80%
Dealer 16	1,008,684.06	730,125.45	0.60%	0.83%	22	0.29%
Dealer 17	1,125,721.77	701,213.05	0.67%	0.80%	36	0.47%
Dealer 18	1,257,264.03	649,668.00	0.75%	0.74%	30	0.39%
Dealer 19	1,116,134.31	647,059.75	0.66%	0.74%	47	0.61%
Dealer 20	1,169,106.55	613,671.90	0.69%	0.70%	45	0.59%
Total	***49,648,735.93***	***28,070,447.90***	***29.42%***	***32.01%***	***1,298***	***16.97%***

Auto lease-now 2023-2 AG

Current period : 01/01/2026 to 31/01/2026
Previous period : 01/12/2025 to 31/12/2025

Contact information

Account bank	*UBS Switzerland AG* *Paradeplatz 8* *8001 Zurich* *Switzerland*
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Servicer	*BANK-now AG* *Neugasse 18* *8810 Horgen* *Switzerland* *fa-funding@bank-now.ch*
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Servicing Facilitator	*Amicorp Switzerland AG* *Mühlebachstrasse 54* *8008 Zurich* *Switzerland* *voilet@amicorp.com*
Note Trustee	*ProServices Trustees (Switzerland) AG* *Mühlebachstrasse 54* *8008 Zurich* *Switzerland*
Corporate Sub Servicer	*BANK-now AG* *Neugasse 18* *8810 Horgen* *Switzerland* *fa-funding@bank-now.ch*
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Principal Paying Agent	*UBS AG* *Paradeplatz 8* *8001 Zurich* *Switzerland*
Bondholder's rep	*ProServices Trustees (Switzerland) AG* *Mühlebachstrasse 54* *8008 Zurich* *Switzerland*	