Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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

		DBRS				Fitch				Moody's			
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	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 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	01/09/2025 to 30/09/2025
Revolving Period	23/05/2023 to 22/02/2026
Calculation Date	15/10/2025
Monthly Payment Date	23/10/2025
Interest Payment Date	25/02/2026
Next Interest Payment Date	25/02/2026
Interest Calculation Period	24/02/2025 to 25/02/2026
Last day of the Determination Period	30/09/2025

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	55,763,665.93	55,763,665.93
Note Interest Account	-	3,716,498.95	4,249,967.70
Cash Reserve Account	3,724,864.58	3,724,864.58	3,724,864.58
Cash Reserve Required Amount	3,724,864.58	3,724,864.58	3,724,864.58
Replenishment Ledger	-	9,902.61	28,698.91
Subordinated Loan Ledger	-	636,683.13	462,754.32
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	950,846.50	965,250.50

Tranche information at calculation date

Description	Outcome
	CHF
Interest accrued since inception	15,470,593.75
Interest paid since inception	11,220,626.05
Interest accrued since last Interest Payment Date	4,249,967.70
Redemption	-
Interest shortfall	-
Annual interest amount	6,401,625.00

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%	47.90%	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%	23.30%	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%	5.79%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.35%	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%	50.49%	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%	1.06%	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%	2.20%	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%	29.18%	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 twelve (12) 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 twenty-four (24) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.99%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.60%	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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Previous period : 01/08/2025 to 31/08/2025

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)	*if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Ledger;*	-
(ii)	*Any amounts standing to the credit of the Subordinated Loan ledger;*	636,683.13
(iii)	*any Collections collected or received, as the case may be, during the immediately preceding Determination Period;*	11,747,139.66
(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)	*any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date*	-
(viii)	*any amounts standing to the credit of the Cash Reserve Account; or*	3,724,864.58
	Total Available Distribution Amount	**16,108,687.37**
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	**16,108,687.37**

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Pre-Enforcement - Priority of Payments

Available Distribution Amount:			16,108,687.37
		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;	-	16,108,687.37
(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	(849,797.25)	15,258,890.12
	(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;	-	15,258,890.12
(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;	(1,050.37)	15,257,839.75
(d)	*Fourth,* to pay, on a *pro rata* and *pari passu* basis, to each applicable party, the Senior Expenses;	(7,343.58)	15,250,496.17
(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;	(533,468.75)	14,717,027.42
(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*;*	(3,724,864.58)	10,992,162.84
(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;	(10,228,348.52)	763,814.32
(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;	(1,060.00)	762,754.32
(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	(300,000.00)	462,754.32
(j)	*tenth,* to credit any remaining amounts to the Subordinated Loan Ledger.	-	462,754.32

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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		266,046,971.98	266,051,853.05
Outstanding balance at end of period before repurchases / replenishment	**-**	**258,690,230.92**	**255,823,504.53**
(-) Repurchases	-	-	-
(+) Replenishments	-	7,361,622.13	10,209,552.22
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,051,853.05	266,033,056.75

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
Notes	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		941,846.50	950,846.50
(-) Movements in period	-	(1,000.00)	(16,046.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	940,846.50	934,800.50
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	10,000.00	30,450.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	950,846.50	965,250.50

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	253,825,011.99	254,295,778.25
Delinquent contracts (> 30 days)		1,672,551.98	1,527,726.28
Total contracts - amount	-	255,497,563.97	255,823,504.53

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	13,289	13,529
Delinquent contracts (> 30 days)	-	89	92
Total contracts - number	-	13,378	13,621

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	328,111.33	306,923.05
Total Assets	-	328,111.33	306,923.05

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		4,625,920.43	0.99%
Total Assets	-	4,625,920.43	0.99%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	152,165.43	123,806.08
Total Assets	-	152,165.43	123,806.08

Cumulative		Amount	Percentage
	CHF	CHF	
Recoveries		1,342,244.48	29%
Total Assets	-	1,342,244.48	29%

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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		251,459,044.41	98.29%	13,391	98.31%
1 day	30 Days	2,836,733.84	1.11%	138	1.01%
31 days	60 Days	978,308.93	0.38%	53	0.39%
61 days	90 Days	549,417.35	0.21%	39	0.29%
Total		***255,823,504.53***	***100.00%***	***13,621***	***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	282,646,872.11	78,367.77	4,601.15	0.03%	6%
Period 4	287,759,109.38	121,697.70	4,602.15	0.04%	4%
Period 5	293,992,607.08	228,469.44	35,501.15	0.08%	16%
Period 6	299,984,589.73	314,349.34	53,651.15	0.10%	17%
Period 7	306,206,139.58	378,756.64	53,651.15	0.12%	14%
Period 8	313,246,044.64	588,866.49	53,651.15	0.19%	9%
Period 9	319,386,081.44	814,416.65	119,673.90	0.25%	15%
Period 10	325,948,276.18	843,208.56	120,245.70	0.26%	14%
Period 11	332,549,575.47	1,032,694.48	163,230.25	0.31%	16%
Period 12	339,650,368.40	1,127,764.44	203,649.95	0.33%	18%
Period 13	346,984,746.08	1,329,649.47	242,101.60	0.38%	18%
Period 14	353,262,948.94	1,493,146.97	277,251.60	0.42%	19%
Period 15	361,961,874.36	1,616,807.87	329,753.45	0.45%	20%
Period 16	368,887,094.03	1,836,246.76	329,753.45	0.50%	18%
Period 17	377,066,215.57	2,037,072.44	383,266.15	0.54%	19%
Period 18	383,860,068.40	2,239,532.52	383,266.15	0.58%	17%
Period 19	392,032,471.44	2,374,271.86	423,515.65	0.61%	18%
Period 20	400,595,602.11	2,608,194.47	451,515.65	0.65%	17%
Period 21	408,426,665.90	2,878,304.07	471,337.75	0.70%	16%
Period 22	413,559,411.34	3,067,868.86	494,837.75	0.74%	16%
Period 23 (1)	424,529,008.14	3,272,420.61	833,802.51	0.77%	25%
Period 24	432,843,117.30	3,469,937.82	907,610.26	0.80%	26%
Period 25	441,674,076.25	3,730,662.47	1,022,937.89	0.84%	27%
Period 26	450,221,899.02	3,990,886.05	1,066,272.97	0.89%	27%
Period 27	460,771,307.03	4,318,997.38	1,218,438.40	0.94%	28%
Period 28	468,132,929.16	4,625,920.43	1,342,244.48	0.99%	29%

(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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Previous period : 01/08/2025 to 31/08/2025

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	204,038,305.10	106,914,318.30	76.70%	79.60%	10,983	78.33%
Commercial	61,994,751.65	27,399,433.80	23.30%	20.40%	3,038	21.67%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	176,281,922.77	92,543,390.40	66.26%	68.90%	10,104	72.06%
Non-CCA	89,751,133.98	41,770,361.70	33.74%	31.10%	3,917	27.94%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	138,614,663.86	75,056,748.10	52.10%	55.88%	6,145	43.83%
Used	127,418,392.89	59,257,004.00	47.90%	44.12%	7,876	56.17%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	112,025,535.75	51,975,292.00	42.11%	38.70%	6,901	49.22%
Used	92,012,769.35	54,939,026.30	34.59%	40.90%	4,082	29.11%
Total	***204,038,305.10***	***106,914,318.30***	***76.70%***	***79.60%***	***10,983***	***78.33%***

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	46,601,894.51	20,117,721.80	17.52%	14.98%	2,063	14.71%
Used	15,392,857.14	7,281,712.00	5.79%	5.42%	975	6.95%
Total	***61,994,751.65***	***27,399,433.80***	***23.30%***	***20.40%***	***3,038***	***21.67%***

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	218,289,060.26	115,464,011.55	82.05%	85.97%	11,357	81.00%
Light commercial vehicle	46,346,213.73	18,130,613.15	17.42%	13.50%	2,534	18.07%
Motorbike	1,397,782.76	719,127.40	0.53%	0.54%	130	0.93%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	31,744,495.70	12,525,613.00	11.93%	9.33%	3,834	27.34%
>20,000 - 30,000	64,925,603.34	30,491,716.40	24.41%	22.70%	4,328	30.87%
>30,000 - 40,000	63,730,108.01	32,046,317.25	23.96%	23.86%	2,911	20.76%
>40,000 - 50,000	43,563,412.42	23,583,528.75	16.38%	17.56%	1,520	10.84%
>50,000 - 75,000	44,941,630.47	26,228,994.75	16.89%	19.53%	1,168	8.33%
>75,000 - 100,000	10,974,501.69	6,141,347.85	4.13%	4.57%	192	1.37%
>100,000 - 150,000	4,754,604.24	2,638,993.65	1.79%	1.96%	57	0.41%
>150,000	1,398,700.88	657,240.45	0.53%	0.49%	11	0.08%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***100.00%***

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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	7,035,832.02	24,708,663.68	5.08%	19.39%	767	3,067	12.48%	38.94%
>20,000 - 30,000	26,273,869.32	38,651,734.02	18.95%	30.33%	1,812	2,516	29.49%	31.95%
>30,000 - 40,000	33,233,202.63	30,496,905.38	23.98%	23.93%	1,560	1,351	25.39%	17.15%
>40,000 - 50,000	27,653,560.78	15,909,851.64	19.95%	12.49%	969	551	15.77%	7.00%
>50,000 - 75,000	32,919,313.43	12,022,317.04	23.75%	9.44%	862	306	14.03%	3.89%
>75,000 - 100,000	7,510,498.02	3,464,003.67	5.42%	2.72%	133	59	2.16%	0.75%
>100,000 - 150,000	2,865,271.25	1,889,332.99	2.07%	1.48%	34	23	0.55%	0.29%
>150,000	1,123,116.41	275,584.47	0.81%	0.22%	8	3	0.13%	0.04%
Total	***138,614,663.86***	***127,418,392.89***	***100.00%***	***100.00%***	***6,145***	***7,876***	***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	3,311,449.75	9,214,163.25	4.41%	15.55%	12,525,613.00	9.33%
>20,000 - 30,000	13,540,780.45	16,950,935.95	18.04%	28.61%	30,491,716.40	22.70%
>30,000 - 40,000	17,477,188.45	14,569,128.80	23.29%	24.59%	32,046,317.25	23.86%
>40,000 - 50,000	15,158,174.35	8,425,354.40	20.20%	14.22%	23,583,528.75	17.56%
>50,000 - 75,000	19,460,445.25	6,768,549.50	25.93%	11.42%	26,228,994.75	19.53%
>75,000 - 100,000	4,145,576.20	1,995,771.65	5.52%	3.37%	6,141,347.85	4.57%
>100,000 - 150,000	1,449,811.50	1,189,182.15	1.93%	2.01%	2,638,993.65	1.96%
>150,000	513,322.15	143,918.30	0.68%	0.24%	657,240.45	0.49%
Total	***75,056,748.10***	***59,257,004.00***	***100.00%***	***100.00%***	***134,313,752.10***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	27,579,726.86	4,164,768.84	13.52%	6.72%	3,275	559	29.82%	18.40%
>20,000 - 30,000	53,553,326.45	11,372,276.89	26.25%	18.34%	3,487	841	31.75%	27.68%
>30,000 - 40,000	48,228,651.77	15,501,456.24	23.64%	25.00%	2,150	761	19.58%	25.05%
>40,000 - 50,000	32,102,017.42	11,461,395.00	15.73%	18.49%	1,105	415	10.06%	13.66%
>50,000 - 75,000	31,961,608.23	12,980,022.24	15.66%	20.94%	806	362	7.34%	11.92%
>75,000 - 100,000	7,103,558.37	3,870,943.32	3.48%	6.24%	122	70	1.11%	2.30%
>100,000 - 150,000	2,557,418.11	2,197,186.13	1.25%	3.54%	31	26	0.28%	0.86%
>150,000	951,997.89	446,702.99	0.47%	0.72%	7	4	0.06%	0.13%
Total	***204,038,305.10***	***61,994,751.65***	***100.00%***	***100.00%***	***10,983***	***3,038***	***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	10,957,033.35	1,568,579.65	10.25%	5.72%	12,525,613.00	9.33%
>20,000 - 30,000	25,777,877.90	4,713,838.50	24.11%	17.20%	30,491,716.40	22.70%
>30,000 - 40,000	25,919,445.65	6,126,871.60	24.24%	22.36%	32,046,317.25	23.86%
>40,000 - 50,000	18,689,140.60	4,894,388.15	17.48%	17.86%	23,583,528.75	17.56%
>50,000 - 75,000	19,712,289.40	6,516,705.35	18.44%	23.78%	26,228,994.75	19.53%
>75,000 - 100,000	3,981,841.25	2,159,506.60	3.72%	7.88%	6,141,347.85	4.57%
>100,000 - 150,000	1,470,851.25	1,168,142.40	1.38%	4.26%	2,638,993.65	1.96%
>150,000	405,838.90	251,401.55	0.38%	0.92%	657,240.45	0.49%
Total	***106,914,318.30***	***27,399,433.80***	***100.00%***	***100.00%***	***134,313,752.10***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	20,759,716.17	9,430,185.30	7.80%	7.02%	3,388	24.16%
>10,000 - 20,000	78,620,336.23	38,006,636.60	29.55%	28.30%	5,314	37.90%
>20,000 - 30,000	75,868,435.09	38,500,851.55	28.52%	28.66%	3,119	22.25%
>30,000 - 40,000	47,437,789.08	25,526,928.10	17.83%	19.01%	1,380	9.84%
>40,000 - 50,000	21,321,807.04	11,702,965.55	8.01%	8.71%	484	3.45%
>50,000 - 75,000	16,139,509.30	8,317,501.15	6.07%	6.19%	276	1.97%
>75,000 - 100,000	3,550,870.65	1,695,467.00	1.33%	1.26%	41	0.29%
>100,000 - 150,000	1,687,529.70	861,590.10	0.63%	0.64%	15	0.11%
>150,000	647,063.49	271,626.75	0.24%	0.20%	4	0.03%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	5,424,669.34	15,335,046.83	3.91%	12.04%	880	2,508	14.32%	31.84%
>10,000 - 20,000	33,049,431.25	45,570,904.98	23.84%	35.76%	2,202	3,112	35.83%	39.51%
>20,000 - 30,000	39,254,353.80	36,614,081.29	28.32%	28.74%	1,599	1,520	26.02%	19.30%
>30,000 - 40,000	30,683,979.18	16,753,809.90	22.14%	13.15%	889	491	14.47%	6.23%
>40,000 - 50,000	15,508,397.84	5,813,409.20	11.19%	4.56%	351	133	5.71%	1.69%
>50,000 - 75,000	10,869,962.16	5,269,547.14	7.84%	4.14%	187	89	3.04%	1.13%
>75,000 - 100,000	1,805,592.29	1,745,278.36	1.30%	1.37%	21	20	0.34%	0.25%
>100,000 - 150,000	1,371,214.51	316,315.19	0.99%	0.25%	12	3	0.20%	0.04%
>150,000	647,063.49	-	0.47%	0.00%	4	-	0.07%	0.00%
Total	***138,614,663.86***	***127,418,392.89***	***100.00%***	***100.00%***	***6,145***	***7,876***	***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	2,985,862.10	6,444,323.20	3.98%	10.88%	9,430,185.30	7.02%
>10,000 - 20,000	17,651,804.45	20,354,832.15	23.52%	34.35%	38,006,636.60	28.30%
>20,000 - 30,000	21,338,048.35	17,162,803.20	28.43%	28.96%	38,500,851.55	28.66%
>30,000 - 40,000	17,193,374.90	8,333,553.20	22.91%	14.06%	25,526,928.10	19.01%
>40,000 - 50,000	8,689,007.75	3,013,957.80	11.58%	5.09%	11,702,965.55	8.71%
>50,000 - 75,000	5,518,791.60	2,798,709.55	7.35%	4.72%	8,317,501.15	6.19%
>75,000 - 100,000	763,537.25	931,929.75	1.02%	1.57%	1,695,467.00	1.26%
>100,000 - 150,000	644,694.95	216,895.15	0.86%	0.37%	861,590.10	0.64%
>150,000	271,626.75	-	0.36%	0.00%	271,626.75	0.20%
Total	***75,056,748.10***	***59,257,004.00***	***100.00%***	***100.00%***	***134,313,752.10***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	16,600,746.69	4,158,969.48	8.14%	6.71%	2,681	707	24.41%	23.27%
>10,000 - 20,000	63,390,435.77	15,229,900.46	31.07%	24.57%	4,275	1,039	38.92%	34.20%
>20,000 - 30,000	59,255,543.10	16,612,891.99	29.04%	26.80%	2,439	680	22.21%	22.38%
>30,000 - 40,000	34,762,354.56	12,675,434.52	17.04%	20.45%	1,012	368	9.21%	12.11%
>40,000 - 50,000	15,709,263.38	5,612,543.66	7.70%	9.05%	356	128	3.24%	4.21%
>50,000 - 75,000	10,805,218.88	5,334,290.42	5.30%	8.60%	185	91	1.68%	3.00%
>75,000 - 100,000	2,086,405.73	1,464,464.92	1.02%	2.36%	24	17	0.22%	0.56%
>100,000 - 150,000	781,273.50	906,256.20	0.38%	1.46%	7	8	0.06%	0.26%
>150,000	647,063.49	-	0.32%	0.00%	4	-	0.04%	0.00%
Total	***204,038,305.10***	***61,994,751.65***	***100.00%***	***100.00%***	***10,983***	***3,038***	***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	7,696,229.55	1,733,955.75	7.20%	6.33%	9,430,185.30	7.02%
>10,000 - 20,000	31,709,799.15	6,296,837.45	29.66%	22.98%	38,006,636.60	28.30%
>20,000 - 30,000	31,344,052.30	7,156,799.25	29.32%	26.12%	38,500,851.55	28.66%
>30,000 - 40,000	19,862,282.70	5,664,645.40	18.58%	20.67%	25,526,928.10	19.01%
>40,000 - 50,000	9,056,528.20	2,646,437.35	8.47%	9.66%	11,702,965.55	8.71%
>50,000 - 75,000	5,605,536.05	2,711,965.10	5.24%	9.90%	8,317,501.15	6.19%
>75,000 - 100,000	1,001,243.20	694,223.80	0.94%	2.53%	1,695,467.00	1.26%
>100,000 - 150,000	367,020.40	494,569.70	0.34%	1.81%	861,590.10	0.64%
>150,000	271,626.75	-	0.25%	0.00%	271,626.75	0.20%
Total	***106,914,318.30***	***27,399,433.80***	***100.00%***	***100.00%***	***134,313,752.10***	***100.00%***

AMICORP

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	20,583,800.21	1,248,307.80	7.74%	0.93%	1,869	13.33%
>1,000 - 5,000	39,883,956.09	12,161,829.85	14.99%	9.05%	3,558	25.38%
>5,000 - 10,000	59,852,953.97	26,914,616.85	22.50%	20.04%	3,537	25.23%
>10,000 - 20,000	82,347,183.71	48,817,412.15	30.95%	36.35%	3,437	24.51%
>20,000 - 30,000	38,884,545.32	27,389,091.50	14.62%	20.39%	1,152	8.22%
>30,000 - 40,000	15,636,790.74	11,655,778.60	5.88%	8.68%	345	2.46%
>40,000 - 50,000	5,017,852.52	3,603,805.95	1.89%	2.68%	82	0.58%
>50,000	3,825,974.19	2,522,909.40	1.44%	1.88%	41	0.29%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	11,395,410.91	9,188,389.30	8.22%	7.21%	774	1,095	12.60%	13.90%
>1,000 - 5,000	12,278,447.42	27,605,508.67	8.86%	21.67%	915	2,643	14.89%	33.56%
>5,000 - 10,000	22,886,687.79	36,966,266.18	16.51%	29.01%	1,333	2,204	21.69%	27.98%
>10,000 - 20,000	46,511,404.50	35,835,779.21	33.55%	28.12%	1,945	1,492	31.65%	18.94%
>20,000 - 30,000	28,276,944.92	10,607,600.40	20.40%	8.33%	837	315	13.62%	4.00%
>30,000 - 40,000	11,444,198.99	4,192,591.75	8.26%	3.29%	260	85	4.23%	1.08%
>40,000 - 50,000	3,612,307.48	1,405,545.04	2.61%	1.10%	60	22	0.98%	0.28%
>50,000	2,209,261.85	1,616,712.34	1.59%	1.27%	21	20	0.34%	0.25%
Total	***138,614,663.86***	***127,418,392.89***	***100.00%***	***100.00%***	***6,145***	***7,876***	***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	577,670.55	670,637.25	0.77%	1.13%	1,248,307.80	0.93%
>1,000 - 5,000	3,501,393.55	8,660,436.30	4.66%	14.62%	12,161,829.85	9.05%
>5,000 - 10,000	10,323,515.95	16,591,100.90	13.75%	28.00%	26,914,616.85	20.04%
>10,000 - 20,000	27,983,875.55	20,833,536.60	37.28%	35.16%	48,817,412.15	36.35%
>20,000 - 30,000	19,966,824.90	7,422,266.60	26.60%	12.53%	27,389,091.50	20.39%
>30,000 - 40,000	8,782,183.40	2,873,595.20	11.70%	4.85%	11,655,778.60	8.68%
>40,000 - 50,000	2,643,500.15	960,305.80	3.52%	1.62%	3,603,805.95	2.68%
>50,000	1,277,784.05	1,245,125.35	1.70%	2.10%	2,522,909.40	1.88%
Total	***75,056,748.10***	***59,257,004.00***	***100.00%***	***100.00%***	***134,313,752.10***	***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	12,281,277.00	8,302,523.21	6.02%	13.39%	1,237	632	11.26%	20.80%
>1,000 - 5,000	29,924,114.07	9,959,842.02	14.67%	16.07%	2,788	770	25.38%	25.35%
>5,000 - 10,000	48,394,640.00	11,458,313.97	23.72%	18.48%	2,914	623	26.53%	20.51%
>10,000 - 20,000	64,713,537.40	17,633,646.31	31.72%	28.44%	2,762	675	25.15%	22.22%
>20,000 - 30,000	30,407,771.74	8,476,773.58	14.90%	13.67%	919	233	8.37%	7.67%
>30,000 - 40,000	12,543,636.68	3,093,154.06	6.15%	4.99%	281	64	2.56%	2.11%
>40,000 - 50,000	3,600,204.48	1,417,648.04	1.76%	2.29%	60	22	0.55%	0.72%
>50,000	2,173,123.73	1,652,850.46	1.07%	2.67%	22	19	0.20%	0.63%
Total	***204,038,305.10***	***61,994,751.65***	***100.00%***	***100.00%***	***10,983***	***3,038***	***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	802,374.30	445,933.50	0.75%	1.63%	1,248,307.80	0.93%
>1,000 - 5,000	9,376,900.90	2,784,928.95	8.77%	10.16%	12,161,829.85	9.05%
>5,000 - 10,000	22,082,121.20	4,832,495.65	20.65%	17.64%	26,914,616.85	20.04%
>10,000 - 20,000	39,325,006.65	9,492,405.50	36.78%	34.64%	48,817,412.15	36.35%
>20,000 - 30,000	21,901,879.35	5,487,212.15	20.49%	20.03%	27,389,091.50	20.39%
>30,000 - 40,000	9,467,393.85	2,188,384.75	8.86%	7.99%	11,655,778.60	8.68%
>40,000 - 50,000	2,625,489.05	978,316.90	2.46%	3.57%	3,603,805.95	2.68%
>50,000	1,333,153.00	1,189,756.40	1.25%	4.34%	2,522,909.40	1.88%
Total	***106,914,318.30***	***27,399,433.80***	***100.00%***	***100.00%***	***134,313,752.10***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	42,823.78	21,600.35	0.02%	0.02%	9	0.06%
13 - 24 months	2,314,865.28	812,748.05	0.87%	0.61%	327	2.33%
25 - 36 months	14,741,217.77	7,244,768.50	5.54%	5.39%	1,399	9.98%
37 - 48 months	125,452,521.82	69,442,232.75	47.16%	51.70%	7,171	51.14%
49 - 60 months	123,481,628.10	56,792,402.45	46.42%	42.28%	5,115	36.48%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***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	11,215,376.57	3,071,429.30	4.22%	2.29%	429	3.06%
7 - 12	33,701,386.44	9,219,537.05	12.67%	6.86%	1,453	10.36%
13 - 18	34,610,062.96	10,521,267.40	13.01%	7.83%	1,643	11.72%
19 - 24	24,513,187.13	8,749,572.60	9.21%	6.51%	1,300.00	9.27%
25 - 36	112,148,147.75	66,515,781.65	42.16%	49.52%	6,016.00	42.91%
37 - 48	49,844,895.90	36,236,164.10	18.74%	26.98%	3,180.00	22.68%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	- 2,984.58	22,284.10	0.00%	0.02%	6	0.04%
2025	4,459,418.49	4,259,287.75	1.68%	3.17%	584	4.17%
2026	73,430,303.17	53,783,309.55	27.60%	40.04%	4,784	34.12%
2027	78,831,878.12	40,358,668.60	29.63%	30.05%	4,200	29.96%
2028	63,848,926.03	22,675,991.90	24.00%	16.88%	2,833	20.21%
2029	37,056,550.17	10,922,692.75	13.93%	8.13%	1,335	9.52%
2030	8,408,965.35	2,291,517.45	3.16%	1.71%	279	1.99%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***99.96%***

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%	4,118,483.94	1,665,687.25	1.55%	1.24%	167.00	1.19%
1.01% - 2.00%	19,297,112.20	12,818,359.95	7.25%	9.54%	934	6.66%
2.01% - 3.00%	64,722,145.41	35,059,418.40	24.33%	26.10%	3,027	21.59%
3.01% - 4.00%	32,003,106.97	18,517,953.25	12.03%	13.79%	1,416	10.10%
4.01% - 5.00%	24,912,413.51	11,376,290.80	9.36%	8.47%	1,105	7.88%
5.01% - 6.00%	76,535,193.79	36,586,787.75	28.77%	27.24%	4,487	32.00%
> 6.00%	44,444,600.93	18,289,254.70	16.71%	13.62%	2,885	20.58%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	77,626,949.80	37,939,726.05	29.18%	28.25%	4,742	33.82%
VOLVO	61,708,489.62	34,622,422.65	23.20%	25.78%	2,312	16.49%
MAZDA	21,711,148.58	12,787,094.95	8.16%	9.52%	1,380	9.84%
MERCEDES-BENZ	17,584,597.10	8,211,694.30	6.61%	6.11%	842	6.01%
AUDI	14,312,146.00	6,874,530.00	5.38%	5.12%	650	4.64%
BMW	11,344,186.03	5,638,307.70	4.26%	4.20%	562	4.01%
VW	11,270,143.48	5,232,833.95	4.24%	3.90%	713	5.09%
PORSCHE	8,052,927.43	3,904,148.80	3.03%	2.91%	182	1.30%
SKODA	4,906,379.51	2,616,902.50	1.84%	1.95%	295	2.10%
LAND ROVER	3,635,913.48	1,660,431.55	1.37%	1.24%	130	0.93%
PEUGEOT	2,691,740.69	1,155,137.90	1.01%	0.86%	184	1.31%
HYUNDAI	2,572,037.40	1,134,223.30	0.97%	0.84%	153	1.09%
CUPRA	2,471,203.00	1,256,715.55	0.93%	0.94%	117	0.83%
SEAT	2,165,098.20	1,060,830.45	0.81%	0.79%	166	1.18%
TOYOTA	2,052,065.87	779,967.70	0.77%	0.58%	135	0.96%
FIAT	1,965,244.21	897,327.95	0.74%	0.67%	165	1.18%
JEEP	1,784,313.55	883,764.60	0.67%	0.66%	106	0.76%
ALFA ROMEO	1,760,358.60	812,314.90	0.66%	0.60%	88	0.63%
RENAULT	1,676,670.14	643,522.55	0.63%	0.48%	138	0.98%
OPEL	1,417,543.40	552,369.20	0.53%	0.41%	107	0.76%
Other	13,323,900.66	5,649,485.55	5.01%	4.21%	854	6.09%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	36,646,907.09	18,067,588.05	13.78%	13.45%	1,779	12.69%
VD	32,516,626.57	15,722,889.35	12.22%	11.71%	1,797	12.82%
BE	27,596,184.32	14,859,802.65	10.37%	11.06%	1,484	10.58%
AG	25,748,689.62	12,940,009.50	9.68%	9.63%	1,380	9.84%
VS	17,361,328.45	8,256,874.95	6.53%	6.15%	934	6.66%
FR	16,454,436.57	8,407,386.40	6.19%	6.26%	873	6.23%
TI	13,551,848.08	7,595,987.90	5.09%	5.66%	733	5.23%
SG	13,348,174.49	6,815,317.35	5.02%	5.07%	722	5.15%
LU	10,843,717.92	5,590,703.35	4.08%	4.16%	568	4.05%
GE	10,497,793.49	5,021,719.75	3.95%	3.74%	560	3.99%
SO	10,423,792.61	5,054,710.40	3.92%	3.76%	552	3.94%
TG	9,486,246.12	4,703,388.80	3.57%	3.50%	525	3.74%
BL	8,129,615.68	4,259,589.35	3.06%	3.17%	414	2.95%
NE	6,933,260.54	3,433,106.35	2.61%	2.56%	375	2.67%
ZG	4,964,852.91	2,594,276.35	1.87%	1.93%	225	1.60%
SZ	4,373,925.65	2,154,312.30	1.64%	1.60%	215	1.53%
GR	4,142,530.58	2,049,020.05	1.56%	1.53%	186	1.33%
BS	2,854,747.55	1,517,167.10	1.07%	1.13%	149	1.06%
JU	2,730,647.66	1,413,304.20	1.03%	1.05%	165	1.18%
SH	2,704,540.62	1,372,462.15	1.02%	1.02%	138	0.98%
AR	1,083,537.10	548,561.45	0.41%	0.41%	54	0.39%
GL	987,101.19	485,555.30	0.37%	0.36%	57	0.41%
UR	796,795.19	488,284.05	0.30%	0.36%	40	0.29%
OW	720,054.57	359,764.35	0.27%	0.27%	35	0.25%
NW	714,518.72	388,955.45	0.27%	0.29%	42	0.30%
AI	243,728.87	114,311.50	0.09%	0.09%	11	0.08%
OT	177,454.59	98,703.70	0.07%	0.07%	8	0.06%
Total	***266,033,056.75***	***134,313,752.10***	***100.00%***	***100.00%***	***14,021***	***100.00%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

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	217,933.15	4,639.05	0.08%	0.00%	5	0.04%
Customer 2	192,513.51	68,820.00	0.07%	0.05%	7	0.05%
Customer 3	168,225.63	69,637.90	0.06%	0.05%	1	0.01%
Customer 4	163,398.18	64,754.85	0.06%	0.05%	1	0.01%
Customer 5	162,472.51	57,649.05	0.06%	0.04%	4	0.03%
Customer 6	161,076.88	74,329.30	0.06%	0.06%	1	0.01%
Customer 7	154,362.80	62,904.70	0.06%	0.05%	1	0.01%
Customer 8	137,036.56	50,878.80	0.05%	0.04%	1	0.01%
Customer 9	136,932.04	59,126.80	0.05%	0.04%	5	0.04%
Customer 10	131,254.65	70,566.40	0.05%	0.05%	1	0.01%
Customer 11	124,446.18	5,550.45	0.05%	0.00%	3	0.02%
Customer 12	123,387.55	55,244.25	0.05%	0.04%	1	0.01%
Customer 13	121,641.95	45,496.80	0.05%	0.03%	4	0.03%
Customer 14	120,145.77	53,654.05	0.05%	0.04%	2	0.01%
Customer 15	119,601.67	2,775.15	0.04%	0.00%	3	0.02%
Customer 16	118,142.74	56,429.25	0.04%	0.04%	1	0.01%
Customer 17	116,836.72	60,129.50	0.04%	0.04%	1	0.01%
Customer 18	116,692.94	49,953.75	0.04%	0.04%	1	0.01%
Customer 19	115,440.95	75,773.60	0.04%	0.06%	2	0.01%
Customer 20	114,777.74	2,317.85	0.04%	0.00%	5	0.04%
Total	***2,816,320.12***	***990,631.50***	***1.06%***	***0.74%***	***50***	***0.36%***

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	8,969,676.08	2,939,085.45	3.37%	2.19%	450	3.21%
Dealer 2	3,161,289.01	1,863,011.45	1.19%	1.39%	115	0.82%
Dealer 3	2,471,713.11	1,556,439.65	0.93%	1.16%	90	0.64%
Dealer 4	2,573,502.73	1,439,162.90	0.97%	1.07%	131	0.93%
Dealer 5	2,260,424.56	1,313,996.70	0.85%	0.98%	87	0.62%
Dealer 6	2,092,943.68	1,246,096.35	0.79%	0.93%	103	0.73%
Dealer 7	3,351,657.97	1,222,593.85	1.26%	0.91%	174	1.24%
Dealer 8	2,096,000.48	1,209,698.70	0.79%	0.90%	75	0.53%
Dealer 9	2,519,413.16	1,179,658.25	0.95%	0.88%	86	0.61%
Dealer 10	2,598,312.79	1,110,349.25	0.98%	0.83%	141	1.01%
Dealer 11	2,598,176.78	1,080,974.75	0.98%	0.80%	98	0.70%
Dealer 12	2,022,663.00	1,070,718.35	0.76%	0.80%	121	0.86%
Dealer 13	2,382,823.09	1,068,152.50	0.90%	0.80%	115	0.82%
Dealer 14	1,669,276.43	1,043,596.00	0.63%	0.78%	71	0.51%
Dealer 15	2,158,856.88	1,024,058.50	0.81%	0.76%	95	0.68%
Dealer 16	1,723,590.87	969,001.80	0.65%	0.72%	68	0.48%
Dealer 17	1,360,057.78	965,221.90	0.51%	0.72%	68	0.48%
Dealer 18	1,676,278.42	923,598.35	0.63%	0.69%	96	0.68%
Dealer 19	1,689,817.98	919,203.90	0.64%	0.68%	109	0.78%
Dealer 20	1,632,701.55	897,715.75	0.61%	0.67%	80	0.57%
Total	***51,009,176.35***	***25,042,334.35***	***19.17%***	***18.64%***	***2,373***	***16.92%***

Auto lease-now 2023-1 AG

Current period : 01/09/2025 to 30/09/2025
Previous period : 01/08/2025 to 31/08/2025

Contact information

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