

Auto lease-now 2023-2 AG

Monthly Investor Report

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Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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+

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Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	01/02/2025 - 28/02/2025
Revolving Period	22/09/2023 - 22/02/2027
Calculation Date	15/03/2025
Monthly Payment Date	22/03/2025
Interest Payment Date	25/02/2026
Next Interest Payment Date	25/02/2026
Interest Calculation Period	26/02/2025 - 25/02/2026
Last day of the Determination Period	28/02/2025

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	-	-	319,747.50
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	-	24,963.05	16,903.38
Subordinated Loan Ledger	370,595.00	604,520.02	643,542.81
VAT Ledger	-	-	-
Deposit Ledger	252,685.85	477,586.70	489,061.20

Tranche information at calculation date

Description	Outcome
	CHF
Interest accrued since inception	5,755,455.00
Interest paid since inception	5,435,707.50
Interest accrued since last Interest Payment Date	319,747.50
Redemption	-
Interest shortfall	-
Annual interest amount	3,836,970.00

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%

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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%	46.08%	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%	26.92%	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%	9.42%	PASS
d)	the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.;	4.00%	4.59%	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%	48.47%	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%	0.13%	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%	1.65%	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%	5.15%	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%	29.56%	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%	0.52%	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%	0.00%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.45%	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

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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;*	-
(ii)	*Any amounts standing to the credit of the Subordinated Loan ledger;*	604,520.02
(iii)	*any Collections collected or received, as the case may be, during the immediately preceding Determination Period;*	4,379,460.06
(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	**7,346,680.42**
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	**7,346,680.42**

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Current period : 01/02/2025 to 28/02/2025
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Pre-Enforcement - Priority of Payments

Available Distribution Amount:			7,346,680.42
		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;	-	7,346,680.42
(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	(454,100.88)	6,892,579.54
	(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;	-	6,892,579.54
(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;	(620.67)	6,891,958.86
(d)	*Fourth,* to pay, on a *pro rata* and *pari passu* basis, to each applicable party, the Senior Expenses;	(4,106.00)	6,887,852.87
(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;	(319,747.50)	6,568,105.37
(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)	4,205,405.02
(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;	(3,411,862.21)	793,542.81
(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;	-	793,542.81
(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	(150,000.00)	643,542.81
(j)	*tenth,* to credit any remaining amounts to the Subordinated Loan Ledger.	-	643,542.81

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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		168,739,407.86	168,739,346.91
Outstanding balance at end of period before repurchases / replenishment	-	**163,814,619.86**	**165,327,484.70**
(-) Repurchases	-	-	-
(+) Replenishments	-	4,924,727.05	3,419,921.88
Outstanding balance at end of period after repurchases / replenishment	168,764,309.96	168,739,346.91	168,747,406.58

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
Notes	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		470,498.25	477,586.70
(-) Movements in period	-	(9,465.45)	(75.50)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	461,032.80	477,511.20
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	16,553.90	11,550.00
Outstanding balance of deposits at end of period after repurchases / replenishment	252,685.85	477,586.70	489,061.20

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	161,462,441.01	162,291,762.17
Delinquent contracts (> 30 days)		530,091.02	743,093.18
Total contracts - amount	-	161,992,532.03	163,034,855.35

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	5,937	6,198
Delinquent contracts (> 30 days)	-	23	24
Total contracts - number	-	5,960	6,222

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	126,836.35	185,220.75
Total Assets	-	126,836.35	185,220.75

Cumulative		Amount	Percentage
		CHF	CHF
Defaulted Assets		1,296,908.55	0.52%
Total Assets	-	1,296,908.55	0.52%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	34,000.00	20,011.30
Total Assets	-	34,000.00	20,011.30

Cumulative		Amount	Percentage
	CHF	CHF	CHF
Recoveries		248,452.00	19.16%
Total Assets	-	248,452.00	19.16%

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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		162,291,762.17	98.16%	6,126	98.46%
1 day	30 Days	2,292,629.35	1.39%	72	1.16%
31 days	60 Days	661,031.53	0.40%	19	0.31%
61 days	90 Days	82,061.65	0.05%	5	0.08%
Total		***165,327,484.70***	***100.00%***	***6,222***	***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	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%

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Stratification tables

Customer Type

Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	123,321,129.16	61,954,005.20	73.08%	75.74%	4,838	75.87%
Commercial	45,426,277.42	19,842,641.25	26.92%	24.26%	1,539	24.13%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	81,987,313.65	39,148,903.40	48.59%	47.86%	4,071	63.84%
Non-CCA	86,760,092.93	42,647,743.05	51.41%	52.14%	2,306	36.16%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	90,993,417.08	46,873,181.65	53.92%	57.30%	2,681	42.04%
Used	77,753,989.50	34,923,464.80	46.08%	42.70%	3,696	57.96%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	61,850,765.46	27,912,130.00	36.65%	34.12%	3,081	48.31%
Used	61,470,363.70	34,041,875.20	36.43%	41.62%	1,757	27.55%
Total	***123,321,129.16***	***61,954,005.20***	***73.08%***	***75.74%***	***4,838.00***	***75.87%***

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	29,523,053.38	12,831,306.45	17.50%	15.69%	924	14.49%
Used	15,903,224.04	7,011,334.80	9.42%	8.57%	615	9.64%
Total	***45,426,277.42***	***19,842,641.25***	***26.92%***	***24.26%***	***1,539***	***24.13%***

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	146,999,843.07	74,030,543.05	87.11%	90.51%	5,313	83.32%
Light commercial vehicle	20,837,951.48	7,293,824.75	12.35%	8.92%	986	15.46%
Motorbike	909,612.03	472,278.65	0.54%	0.58%	78	1.22%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	15,162,601.26	5,338,650.25	8.99%	6.53%	1,604	25.15%
>20,000 - 30,000	28,533,692.90	11,905,618.80	16.91%	14.56%	1,648	25.84%
>30,000 - 40,000	29,135,521.71	13,109,410.90	17.27%	16.03%	1,168	18.32%
>40,000 - 50,000	21,813,282.01	10,701,679.85	12.93%	13.08%	660	10.35%
>50,000 - 75,000	33,001,274.30	17,262,103.60	19.56%	21.10%	748	11.73%
>75,000 - 100,000	19,439,233.86	11,158,367.55	11.52%	13.64%	306	4.80%
>100,000 - 150,000	18,837,701.54	10,840,004.80	11.16%	13.25%	218	3.42%
>150,000	2,824,099.00	1,480,810.70	1.67%	1.81%	25	0.39%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	2,399,145.28	12,763,455.98	2.64%	16.42%	218	1,386	8.13%	37.50%
>20,000 - 30,000	10,823,885.61	17,709,807.29	11.90%	22.78%	626	1,022	23.35%	27.65%
>30,000 - 40,000	13,536,056.56	15,599,465.15	14.88%	20.06%	547	621	20.40%	16.80%
>40,000 - 50,000	13,501,246.49	8,312,035.52	14.84%	10.69%	410	250	15.29%	6.76%
>50,000 - 75,000	22,706,461.58	10,294,812.72	24.95%	13.24%	514	234	19.17%	6.33%
>75,000 - 100,000	12,602,845.95	6,836,387.91	13.85%	8.79%	196	110	7.31%	2.98%
>100,000 - 150,000	13,150,423.70	5,687,277.84	14.45%	7.31%	150	68	5.59%	1.84%
>150,000	2,273,351.91	550,747.09	2.50%	0.71%	20	5	0.75%	0.14%
Total	***90,993,417.08***	***77,753,989.50***	***100.00%***	***100.00%***	***2,681***	***3,696***	***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	1,041,232.50	4,297,417.75	2.22%	12.31%	5,338,650.25	6.53%
>20,000 - 30,000	4,789,364.90	7,116,253.90	10.22%	20.38%	11,905,618.80	14.56%
>30,000 - 40,000	6,591,932.70	6,517,478.20	14.06%	18.66%	13,109,410.90	16.03%
>40,000 - 50,000	6,623,920.65	4,077,759.20	14.13%	11.68%	10,701,679.85	13.08%
>50,000 - 75,000	11,966,808.55	5,295,295.05	25.53%	15.16%	17,262,103.60	21.10%
>75,000 - 100,000	7,137,167.30	4,021,200.25	15.23%	11.51%	11,158,367.55	13.64%
>100,000 - 150,000	7,442,965.70	3,397,039.10	15.88%	9.73%	10,840,004.80	13.25%
>150,000	1,279,789.35	201,021.35	2.73%	0.58%	1,480,810.70	1.81%
Total	***46,873,181.65***	***34,923,464.80***	***100.00%***	***100.00%***	***81,796,646.45***	***100.00%***

AMICORP

Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	12,702,105.92	2,460,495.34	10.30%	5.42%	1,340	264	27.70%	17.15%
>20,000 - 30,000	22,957,909.07	5,575,783.83	18.62%	12.27%	1,304	344	26.95%	22.35%
>30,000 - 40,000	21,221,774.08	7,913,747.63	17.21%	17.42%	842	326	17.40%	21.18%
>40,000 - 50,000	15,653,170.91	6,160,111.10	12.69%	13.56%	465	195	9.61%	12.67%
>50,000 - 75,000	23,386,545.52	9,614,728.78	18.96%	21.17%	521	227	10.77%	14.75%
>75,000 - 100,000	13,868,613.30	5,570,620.56	11.25%	12.26%	216	90	4.46%	5.85%
>100,000 - 150,000	11,548,239.62	7,289,461.92	9.36%	16.05%	132	86	2.73%	5.59%
>150,000	1,982,770.74	841,328.26	1.61%	1.85%	18	7	0.37%	0.45%
Total	***123,321,129.16***	***45,426,277.42***	***100.00%***	***100.00%***	***4,838***	***1,539***	***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	4,590,076.40	748,573.85	7.41%	3.77%	5,338,650.25	6.53%
>20,000 - 30,000	10,078,423.45	1,827,195.35	16.27%	9.21%	11,905,618.80	14.56%
>30,000 - 40,000	10,396,403.40	2,713,007.50	16.78%	13.67%	13,109,410.90	16.03%
>40,000 - 50,000	8,318,136.30	2,383,543.55	13.43%	12.01%	10,701,679.85	13.08%
>50,000 - 75,000	12,855,463.55	4,406,640.05	20.75%	22.21%	17,262,103.60	21.10%
>75,000 - 100,000	8,119,082.80	3,039,284.75	13.11%	15.32%	11,158,367.55	13.64%
>100,000 - 150,000	6,545,970.75	4,294,034.05	10.57%	21.64%	10,840,004.80	13.25%
>150,000	1,050,448.55	430,362.15	1.70%	2.17%	1,480,810.70	1.81%
Total	***61,954,005.20***	***19,842,641.25***	***100.00%***	***100.00%***	***81,796,646.45***	***100.00%***

AMICORP

Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	6,251,692.71	2,380,565.45	3.70%	2.91%	975	15.29%
>10,000 - 20,000	30,284,443.66	11,735,567.55	17.95%	14.35%	2,024	31.74%
>20,000 - 30,000	35,952,536.73	16,157,702.45	21.31%	19.75%	1,465	22.97%
>30,000 - 40,000	27,143,524.64	13,285,851.10	16.09%	16.24%	780	12.23%
>40,000 - 50,000	19,024,982.96	10,014,587.45	11.27%	12.24%	429	6.73%
>50,000 - 75,000	28,901,153.31	16,615,423.25	17.13%	20.31%	479	7.51%
>75,000 - 100,000	13,387,546.73	7,372,938.85	7.93%	9.01%	156	2.45%
>100,000 - 150,000	7,801,525.84	4,234,010.35	4.62%	5.18%	69	1.08%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	903,208.80	5,348,483.91	0.99%	6.88%	131	844	4.89%	22.84%
>10,000 - 20,000	10,162,564.90	20,121,878.76	11.17%	25.88%	653	1,371	24.36%	37.09%
>20,000 - 30,000	16,307,328.05	19,645,208.68	17.92%	25.27%	662	803	24.69%	21.73%
>30,000 - 40,000	16,103,990.59	11,039,534.05	17.70%	14.20%	461	319	17.20%	8.63%
>40,000 - 50,000	13,288,526.11	5,736,456.85	14.60%	7.38%	299	130	11.15%	3.52%
>50,000 - 75,000	18,820,559.44	10,080,593.87	20.68%	12.96%	313	166	11.67%	4.49%
>75,000 - 100,000	9,062,635.77	4,324,910.96	9.96%	5.56%	106	50	3.95%	1.35%
>100,000 - 150,000	6,344,603.42	1,456,922.42	6.97%	1.87%	56	13	2.09%	0.35%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	***90,993,417.08***	***77,753,989.50***	***100.00%***	***100.00%***	***2,681***	***3,696***	***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	370,893.30	2,009,672.15	0.79%	5.75%	2,380,565.45	2.91%
>10,000 - 20,000	4,240,999.75	7,494,567.80	9.05%	21.46%	11,735,567.55	14.35%
>20,000 - 30,000	7,791,436.95	8,366,265.50	16.62%	23.96%	16,157,702.45	19.75%
>30,000 - 40,000	8,104,062.70	5,181,788.40	17.29%	14.84%	13,285,851.10	16.24%
>40,000 - 50,000	7,108,191.60	2,906,395.85	15.16%	8.32%	10,014,587.45	12.24%
>50,000 - 75,000	10,868,797.20	5,746,626.05	23.19%	16.45%	16,615,423.25	20.31%
>75,000 - 100,000	4,956,621.80	2,416,317.05	10.57%	6.92%	7,372,938.85	9.01%
>100,000 - 150,000	3,432,178.35	801,832.00	7.32%	2.30%	4,234,010.35	5.18%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***46,873,181.65***	***34,923,464.80***	***100.00%***	***100.00%***	***81,796,646.45***	***100.00%***

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Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	5,017,678.56	1,234,014.15	4.07%	2.72%	778	197	16.08%	12.80%
>10,000 - 20,000	24,092,476.26	6,191,967.40	19.54%	13.63%	1,611	413	33.30%	26.84%
>20,000 - 30,000	27,153,667.17	8,798,869.56	22.02%	19.37%	1,107	358	22.88%	23.26%
>30,000 - 40,000	19,210,920.43	7,932,604.21	15.58%	17.46%	552	228	11.41%	14.81%
>40,000 - 50,000	13,286,653.15	5,738,329.81	10.77%	12.63%	299	130	6.18%	8.45%
>50,000 - 75,000	20,846,886.92	8,054,266.39	16.90%	17.73%	346	133	7.15%	8.64%
>75,000 - 100,000	8,486,378.34	4,901,168.39	6.88%	10.79%	99	57	2.05%	3.70%
>100,000 - 150,000	5,226,468.33	2,575,057.51	4.24%	5.67%	46	23	0.95%	1.49%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	***123,321,129.16***	***45,426,277.42***	***100.00%***	***100.00%***	***4,838***	***1,539***	***100.00%***	***100.00%***

Actual Book Value - poolcut - Private/Commercial - Residual Value

Actual Book Value - poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 10,000	1,964,485.30	416,080.15	3.17%	2.10%	2,380,565.45	2.91%
>10,000 - 20,000	9,830,062.70	1,905,504.85	15.87%	9.60%	11,735,567.55	14.35%
>20,000 - 30,000	13,045,420.90	3,112,281.55	21.06%	15.68%	16,157,702.45	19.75%
>30,000 - 40,000	10,226,470.10	3,059,381.00	16.51%	15.42%	13,285,851.10	16.24%
>40,000 - 50,000	7,232,783.85	2,781,803.60	11.67%	14.02%	10,014,587.45	12.24%
>50,000 - 75,000	12,087,954.35	4,527,468.90	19.51%	22.82%	16,615,423.25	20.31%
>75,000 - 100,000	4,819,721.35	2,553,217.50	7.78%	12.87%	7,372,938.85	9.01%
>100,000 - 150,000	2,747,106.65	1,486,903.70	4.43%	7.49%	4,234,010.35	5.18%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	***61,954,005.20***	***19,842,641.25***	***100.00%***	***100.00%***	***81,796,646.45***	***100.00%***

Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	11,911,222.71	552,935.60	7.06%	0.68%	814	12.76%
>1,000 - 5,000	18,755,241.63	4,885,642.40	11.11%	5.97%	1,440	22.58%
>5,000 - 10,000	26,519,795.84	10,293,987.75	15.72%	12.58%	1,352	21.20%
>10,000 - 20,000	40,427,980.96	21,046,730.60	23.96%	25.73%	1,458	22.86%
>20,000 - 30,000	27,730,682.48	16,349,887.00	16.43%	19.99%	671	10.52%
>30,000 - 40,000	17,147,071.65	10,680,477.80	10.16%	13.06%	310	4.86%
>40,000 - 50,000	10,366,738.97	6,517,968.95	6.14%	7.97%	148	2.32%
>50,000	15,888,672.34	11,469,016.35	9.42%	14.02%	184	2.89%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	6,628,501.06	5,282,721.65	7.28%	6.79%	303	511	11.30%	13.83%
>1,000 - 5,000	5,048,024.68	13,707,216.95	5.55%	17.63%	291	1,149	10.85%	31.09%
>5,000 - 10,000	9,175,583.82	17,344,212.02	10.08%	22.31%	438	914	16.34%	24.73%
>10,000 - 20,000	21,019,891.40	19,408,089.56	23.10%	24.96%	745	713	27.79%	19.29%
>20,000 - 30,000	19,359,461.52	8,371,220.96	21.28%	10.77%	466	205	17.38%	5.55%
>30,000 - 40,000	11,280,579.40	5,866,492.25	12.40%	7.54%	207	103	7.72%	2.79%
>40,000 - 50,000	7,068,758.75	3,297,980.22	7.77%	4.24%	99	49	3.69%	1.33%
>50,000	11,412,616.45	4,476,055.89	12.54%	5.76%	132	52	4.92%	1.41%
Total	***90,993,417.08***	***77,753,989.50***	***100.00%***	***100.00%***	***2,681***	***3,696***	***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	227,259.95	325,675.65	0.48%	0.93%	552,935.60	0.68%
>1,000 - 5,000	1,085,531.85	3,800,110.55	2.32%	10.88%	4,885,642.40	5.97%
>5,000 - 10,000	3,398,173.30	6,895,814.45	7.25%	19.75%	10,293,987.75	12.58%
>10,000 - 20,000	10,986,381.90	10,060,348.70	23.44%	28.81%	21,046,730.60	25.73%
>20,000 - 30,000	11,390,157.85	4,959,729.15	24.30%	14.20%	16,349,887.00	19.99%
>30,000 - 40,000	7,121,635.05	3,558,842.75	15.19%	10.19%	10,680,477.80	13.06%
>40,000 - 50,000	4,336,446.25	2,181,522.70	9.25%	6.25%	6,517,968.95	7.97%
>50,000	8,327,595.50	3,141,420.85	17.77%	9.00%	11,469,016.35	14.02%
Total	***46,873,181.65***	***34,923,464.80***	***100.00%***	***100.00%***	***81,796,646.45***	***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	6,548,967.57	5,362,255.14	5.31%	11.80%	527	287	10.89%	18.65%
>1,000 - 5,000	13,395,056.10	5,360,185.53	10.86%	11.80%	1,090	350	22.53%	22.74%
>5,000 - 10,000	20,337,840.09	6,181,955.75	16.49%	13.61%	1,074	278	22.20%	18.06%
>10,000 - 20,000	30,832,789.43	9,595,191.53	25.00%	21.12%	1,153	305	23.83%	19.82%
>20,000 - 30,000	22,204,282.57	5,526,399.91	18.01%	12.17%	542	129	11.20%	8.38%
>30,000 - 40,000	12,384,204.65	4,762,867.00	10.04%	10.48%	227	83	4.69%	5.39%
>40,000 - 50,000	6,814,350.95	3,552,388.02	5.53%	7.82%	99	49	2.05%	3.18%
>50,000	10,803,637.80	5,085,034.54	8.76%	11.19%	126	58	2.60%	3.77%
Total	***123,321,129.16***	***45,426,277.42***	***100.00%***	***100.00%***	***4,838***	***1,539***	***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	345,867.30	207,068.30	0.56%	1.04%	552,935.60	0.68%
>1,000 - 5,000	3,673,078.35	1,212,564.05	5.93%	6.11%	4,885,642.40	5.97%
>5,000 - 10,000	8,167,410.75	2,126,577.00	13.18%	10.72%	10,293,987.75	12.58%
>10,000 - 20,000	16,543,538.95	4,503,191.65	26.70%	22.69%	21,046,730.60	25.73%
>20,000 - 30,000	13,181,127.15	3,168,759.85	21.28%	15.97%	16,349,887.00	19.99%
>30,000 - 40,000	7,840,206.35	2,840,271.45	12.65%	14.31%	10,680,477.80	13.06%
>40,000 - 50,000	4,376,259.05	2,141,709.90	7.06%	10.79%	6,517,968.95	7.97%
>50,000	7,826,517.30	3,642,499.05	12.63%	18.36%	11,469,016.35	14.02%
Total	***61,954,005.20***	***19,842,641.25***	***100.00%***	***100.00%***	***81,796,646.45***	***100.00%***

Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	14,275.78	4,717.85	0.01%	0.01%	3	0.05%
13 - 24 months	2,045,571.39	899,879.10	1.21%	1.10%	258	4.05%
25 - 36 months	17,384,255.56	10,129,858.75	10.30%	12.38%	862	13.52%
37 - 48 months	76,151,813.10	38,279,100.30	45.13%	46.80%	2,920	45.79%
49 - 60 months	73,151,490.75	32,483,090.45	43.35%	39.71%	2,334	36.60%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	7,102,816.66	1,631,791.30	4.21%	1.99%	272	4.27%
7 - 12	17,373,823.24	4,529,924.10	10.30%	5.54%	650	10.19%
13 - 18	17,194,854.07	5,149,777.40	10.19%	6.30%	706	11.07%
19 - 24	73,364,610.19	37,804,596.40	43.48%	46.22%	2,792.00	43.78%
25 - 36	52,813,250.84	32,085,627.40	31.30%	39.23%	1,883.00	29.53%
37 - 48	898,051.58	594,929.85	0.53%	0.73%	74.00	1.16%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***100.00%***

Auto lease-now 2023-2 AG

Current period : 01/02/2025 to 28/02/2025
Previous period : 01/01/2025 to 31/01/2025

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	11,346.37	14,856.10	0.01%	0.02%	462	6.93%
2025	7,513,100.78	5,807,213.20	4.45%	7.10%	1,558	23.38%
2026	36,836,103.99	22,154,437.10	21.83%	27.08%	2,585	38.80%
2027	70,989,594.40	35,076,301.90	42.07%	42.88%	1,474	22.12%
2028	43,855,838.66	16,171,975.20	25.99%	19.77%	292	4.38%
2029	9,541,422.38	2,571,862.95	5.65%	3.14%	292	4.38%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,663***	***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%	10,631,068.29	6,984,706.95	6.30%	8.54%	323	5.07%
2.01% - 3.00%	30,116,488.79	14,651,834.60	17.85%	17.91%	1,125	17.64%
3.01% - 4.00%	24,295,844.23	13,835,908.35	14.40%	16.92%	644	10.10%
4.01% - 5.00%	19,781,457.96	10,831,743.95	11.72%	13.24%	475	7.45%
5.01% - 6.00%	54,735,304.27	24,164,063.35	32.44%	29.54%	2,167	33.98%
> 6.00%	29,187,243.04	11,328,389.25	17.30%	13.85%	1,643	25.76%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***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	49,879,033.73	27,899,028.90	29.56%	34.11%	874	13.71%
FORD	31,930,129.71	13,339,305.85	18.92%	16.31%	1,694	26.56%
VOLVO	31,812,132.06	15,763,626.00	18.85%	19.27%	1,023	16.04%
MAZDA	9,330,774.64	4,882,410.10	5.53%	5.97%	482	7.56%
MERCEDES-BENZ	8,733,194.31	3,798,709.90	5.18%	4.64%	375	5.88%
AUDI	6,837,774.21	3,233,958.45	4.05%	3.95%	290	4.55%
VW	5,983,522.17	2,606,077.35	3.55%	3.19%	336	5.27%
BMW	5,409,280.81	2,467,837.35	3.21%	3.02%	240	3.76%
SKODA	2,468,527.69	1,222,019.80	1.46%	1.49%	131	2.05%
LAND ROVER	1,447,313.88	587,240.45	0.86%	0.72%	51	0.80%
ALFA ROMEO	1,278,903.35	591,361.95	0.76%	0.72%	49	0.77%
CUPRA	1,098,673.34	492,932.15	0.65%	0.60%	49	0.77%
SEAT	1,064,293.92	441,231.30	0.63%	0.54%	75	1.18%
FIAT	1,056,420.11	413,069.45	0.63%	0.50%	83	1.30%
HYUNDAI	1,042,878.08	433,183.70	0.62%	0.53%	54	0.85%
RENAULT	983,659.61	336,869.50	0.58%	0.41%	68	1.07%
JEEP	940,419.33	386,743.50	0.56%	0.47%	50	0.78%
PEUGEOT	840,758.44	300,898.40	0.50%	0.37%	59	0.93%
HARLEY-DAVIDSON	766,461.53	412,093.15	0.45%	0.50%	64	1.00%
TOYOTA	678,657.54	234,619.65	0.40%	0.29%	41	0.64%
Other	5,164,598.12	1,953,429.55	3.06%	2.39%	289	4.53%
Total	***168,747,406.58***	***81,796,646.45***	***100.00%***	***100.00%***	***6,377***	***100.00%***