


# Auto lease-now 2023-2 AG

**Monthly Investor Report**

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## Auto lease-now 2023-2 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 2023-2 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 2023-2 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 : 01/09/2025 to 30/09/2025**
**Previous period : 01/08/2025 to 31/08/2025**

# Notes information report

## Key information

| Class A notes | Details |
|---|---|
| Closing Date | 22/09/2023 |
| Optional Redemption Date | 22/02/2027 |
| Final Maturity Date | 22/02/2033 |
| Determination Period | 01/09/2025 - 30/09/2025 |
| Revolving Period | 22/09/2023 - 22/02/2027 |
| Calculation Date | 15/10/2025 |
| Monthly Payment Date | 22/10/2025 |
| 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 | 30/09/2025 |

## 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 | - | 2,238,232.50 | 2,557,980.00 |
| Cash Reserve Account | 2,362,700.34 | 2,362,700.34 | 2,362,700.34 |
| Cash Reserve Required Amount | 2,362,700.34 | 2,362,700.34 | 2,362,700.34 |
| Replenishment Ledger | - | 24,710.71 | 31,658.83 |
| Subordinated Loan Ledger | 370,595.00 | 1,107,152.11 | 1,040,552.95 |
| VAT Ledger | - | - | - |
| Deposit Ledger | 252,685.85 | 542,579.15 | 545,869.15 |

## Tranche information at calculation date

| Description | Outcome |
|---|---|
| | *CHF* |
| Interest accrued since inception | 7,993,687.50 |
| Interest paid since inception | 5,435,707.50 |
| Interest accrued since last Interest Payment Date | 2,557,980.00 |
| 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% |

## Auto lease-now 2023-2 AG

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

**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% | 48.63% | 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% | 27.27% | 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% | 8.12% | PASS |
| d) | the weighted-average yield of all Purchased Leases Assets would not be less than 4.00 per cent.; | 4.00% | 4.54% | 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% | 49.85% | 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% | 0.12% | 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% | 1.52% | 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% | 4.28% | 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% | 25.33% | 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% | 0.67% | PASS |
| (b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or | 2.0% | 0.61% | 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% | 0.02% | PASS |

**Auto lease-now 2023-2 AG**

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

## 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;* | - |
| (ii) | *Any amounts standing to the credit of the Subordinated Loan ledger;* | 1,107,152.11 |
| (iii) | *any Collections collected or received, as the case may be, during the immediately preceding Determination Period;* | 7,057,161.33 |
| (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** | **10,527,013.78** |
| 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** | **10,527,013.78** |

**Auto lease-now 2023-2 AG**

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

## Pre-Enforcement - Priority of Payments

Available Distribution Amount: 10,527,013.78

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**"):

| | | Paid | Remaining |
|---|---|---|---|
| (a) | *First,* to pay the relevant tax authority any taxes that are due and payable by the Issuer; | - | 10,527,013.78 |
| (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* | (515,506.38) | 10,011,507.40 |
| | *(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;* | - | 10,011,507.40 |
| (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) | 10,010,886.73 |
| (d) | *Fourth,* to pay, on a *pro rata* and *pari passu* basis, to each applicable party, the Senior Expenses; | (7,349.00) | 10,003,537.74 |
| (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) | 9,683,790.24 |
| (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) | 7,321,089.89 |
| (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; | (6,080,036.94) | 1,241,052.95 |
| (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; | (500.00) | 1,240,552.95 |
| (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 | (200,000.00) | 1,040,552.95 |
| (j) | *tenth,* to credit any remaining amounts to the Subordinated Loan Ledger. | - | 1,040,552.95 |

**Auto lease-now 2023-2 AG**

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

**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 | | 168,708,955.72 | 168,739,599.25 |
| **Outstanding balance at end of period before repurchases / replenishment** | - | **163,071,042.00** | **162,659,562.31** |
| (-) Repurchases | - | - | - |
| (+) Replenishments | - | 5,668,557.25 | 6,073,088.82 |
| **Outstanding balance at end of period after repurchases / replenishment** | 168,764,309.96 | 168,739,599.25 | 168,732,651.13 |

### Deposits

| Notes information | Closing Period (Inception) | Previous Period | Current Period |
|---|---|---|---|
| Notes | CHF | CHF | CHF |
| Outstanding balance of deposits at beginning of period | | 539,289.35 | 542,579.35 |
| (-) Movements in period | - | (15,150.00) | (15,150.00) |
| **Outstanding balance of deposits at end of period before repurchases / replenishment** | - | 524,139.35 | 527,429.35 |
| (-) Deposits from repurchases | - | - | - |
| (+) Deposits from replenishments | - | 18,440.00 | 18,440.00 |
| **Outstanding balance of deposits at end of period after repurchases / replenishment** | 252,685.85 | 542,579.35 | 545,869.35 |

### Status of Assets

| Status of Assets - Amount | Closing Period (Inception) | Previous Period | Current Period |
|---|---|---|---|
| | CHF | CHF | CHF |
| Current contracts | - | 159,605,193.03 | 159,616,130.69 |
| Delinquent contracts (> 30 days) | | 1,037,511.25 | 996,915.31 |
| **Total contracts - amount** | - | 160,642,704.28 | 160,613,046.00 |

| Status of Assets - number of contracts | Closing Period (Inception) | Previous Period | Current Period |
|---|---|---|---|
| | # | # | # |
| Current contracts | - | 6,981 | 7,111 |
| Delinquent contracts (> 30 days) | - | 46 | 46 |
| **Total contracts - number** | - | 7,027 | 7,157 |

### Defaulted assets

| | Inception | Previous Period | Current Period |
|---|---|---|---|
| | CHF | CHF | CHF |
| Defaulted Assets | - | 54,107.10 | 190,333.83 |
| **Total Assets** | - | 54,107.10 | 190,333.83 |

| Cumulative | | Amount | Percentage |
|---|---|---|---|
| | | CHF | CHF |
| Defaulted Assets | | 1,917,286.08 | 0.67% |
| **Total Assets** | - | 1,917,286.08 | 0.67% |

### Recoveries

| | Inception | Previous Period | Current Period |
|---|---|---|---|
| | CHF | CHF | CHF |
| Recoveries | - | 103,299.45 | 18,032.25 |
| **Total Assets** | - | 103,299.45 | 18,032.25 |

| Cumulative | | Amount | Percentage |
|---|---|---|---|
| | CHF | CHF | CHF |
| Recoveries | | 649,792.15 | 33.89% |
| **Total Assets** | - | 649,792.15 | 33.89% |

## Auto lease-now 2023-2 AG

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

**Monthly Delinquencies Report**

# Pool Information

## Delinquencies

| From | Until | Amount (CHF) | % of Total | Number of Leases (#) | % of Total |
|---|---|---|---|---|---|
| Current performing balance of receivables | | 159,616,130.69 | 98.13% | 7,034 | 98.28% |
| 1 day | 30 Days | 2,046,516.31 | 1.26% | 77 | 1.08% |
| 31 days | 60 Days | 450,747.27 | 0.28% | 25 | 0.35% |
| 61 days | 90 Days | 546,168.04 | 0.34% | 21 | 0.29% |
| **Total** | | ***162,659,562.31*** | ***100.00%*** | ***7,157*** | ***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% |

(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.

**Auto lease-now 2023-2 AG**

**Current period : 01/09/2025 to 30/09/2025**
**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 | 122,716,229.64 | 63,764,752.95 | 72.73% | 75.81% | 5,586 | 75.96% |
| Commercial | 46,016,421.49 | 20,351,220.25 | 27.27% | 24.19% | 1,768 | 24.04% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 87,679,860.75 | 43,126,398.10 | 51.96% | 51.27% | 4,826 | 65.62% |
| Non-CCA | 81,052,790.38 | 40,989,575.10 | 48.04% | 48.73% | 2,528 | 34.38% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 86,672,617.31 | 47,057,101.55 | 51.37% | 55.94% | 2,937 | 39.94% |
| Used | 82,060,033.82 | 37,058,871.65 | 48.63% | 44.06% | 4,417 | 60.06% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 68,359,009.52 | 30,842,509.45 | 40.51% | 36.67% | 3,786 | 51.48% |
| Used | 54,357,220.12 | 32,922,243.50 | 32.21% | 39.14% | 1,800 | 24.48% |
| ***Total*** | ***122,716,229.64*** | ***63,764,752.95*** | ***72.73%*** | ***75.81%*** | ***5,586.00*** | ***75.96%*** |

**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 | 32,315,397.19 | 14,134,858.05 | 19.15% | 16.80% | 1,137 | 15.46% |
| Used | 13,701,024.30 | 6,216,362.20 | 8.12% | 7.39% | 631 | 8.58% |
| ***Total*** | ***46,016,421.49*** | ***20,351,220.25*** | ***27.27%*** | ***24.19%*** | ***1,768*** | ***24.04%*** |

**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 | 144,778,429.71 | 75,407,415.60 | 85.80% | 89.65% | 6,076 | 82.62% |
| Light commercial vehicle | 23,116,056.81 | 8,244,277.70 | 13.70% | 9.80% | 1,199 | 16.30% |
| Motorbike | 838,164.61 | 464,279.90 | 0.50% | 0.55% | 79 | 1.07% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 17,212,701.12 | 6,202,306.30 | 10.20% | 7.37% | 1,957 | 26.61% |
| >20,000 - 30,000 | 30,925,191.59 | 13,406,356.75 | 18.33% | 15.94% | 1,950 | 26.52% |
| >30,000 - 40,000 | 31,104,957.96 | 14,458,747.85 | 18.43% | 17.19% | 1,367 | 18.59% |
| >40,000 - 50,000 | 22,927,235.27 | 11,500,101.25 | 13.59% | 13.67% | 754 | 10.25% |
| >50,000 - 75,000 | 31,202,924.55 | 17,367,278.25 | 18.49% | 20.65% | 793 | 10.78% |
| >75,000 - 100,000 | 17,263,938.36 | 10,425,977.85 | 10.23% | 12.39% | 301 | 4.09% |
| >100,000 - 150,000 | 16,122,457.18 | 9,740,144.75 | 9.56% | 11.58% | 209 | 2.84% |
| >150,000 | 1,973,245.10 | 1,015,060.20 | 1.17% | 1.21% | 23 | 0.31% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***100.00%*** |

**Auto lease-now 2023-2 AG**

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

## 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 | 2,557,690.24 | 14,655,010.88 | 2.95% | 17.86% | 256 | 1,701 | 8.72% | 38.51% |
| >20,000 - 30,000 | 10,727,891.43 | 20,197,300.16 | 12.38% | 24.61% | 694 | 1,256 | 23.63% | 28.44% |
| >30,000 - 40,000 | 14,088,672.83 | 17,016,285.13 | 16.26% | 20.74% | 632 | 735 | 21.52% | 16.64% |
| >40,000 - 50,000 | 13,719,122.79 | 9,208,112.48 | 15.83% | 11.22% | 456 | 298 | 15.53% | 6.75% |
| >50,000 - 75,000 | 21,126,531.28 | 10,076,393.27 | 24.38% | 12.28% | 539 | 254 | 18.35% | 5.75% |
| >75,000 - 100,000 | 11,364,653.36 | 5,899,285.00 | 13.11% | 7.19% | 197 | 104 | 6.71% | 2.35% |
| >100,000 - 150,000 | 11,258,755.79 | 4,863,701.39 | 12.99% | 5.93% | 144 | 65 | 4.90% | 1.47% |
| >150,000 | 1,829,299.59 | 143,945.51 | 2.11% | 0.18% | 19 | 4 | 0.65% | 0.09% |
| ***Total*** | ***86,672,617.31*** | ***82,060,033.82*** | ***100.00%*** | ***100.00%*** | ***2,937*** | ***4,417*** | ***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 | 1,128,047.05 | 5,074,259.25 | 2.40% | 13.69% | 6,202,306.30 | 7.37% |
| >20,000 - 30,000 | 5,107,707.05 | 8,298,649.70 | 10.85% | 22.39% | 13,406,356.75 | 15.94% |
| >30,000 - 40,000 | 7,069,677.30 | 7,389,070.55 | 15.02% | 19.94% | 14,458,747.85 | 17.19% |
| >40,000 - 50,000 | 7,015,758.30 | 4,484,342.95 | 14.91% | 12.10% | 11,500,101.25 | 13.67% |
| >50,000 - 75,000 | 12,108,051.75 | 5,259,226.50 | 25.73% | 14.19% | 17,367,278.25 | 20.65% |
| >75,000 - 100,000 | 6,883,238.60 | 3,542,739.25 | 14.63% | 9.56% | 10,425,977.85 | 12.39% |
| >100,000 - 150,000 | 6,732,346.80 | 3,007,797.95 | 14.31% | 8.12% | 9,740,144.75 | 11.58% |
| >150,000 | 1,012,274.70 | 2,785.50 | 2.15% | 0.01% | 1,015,060.20 | 1.21% |
| ***Total*** | ***47,057,101.55*** | ***37,058,871.65*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***100.00%*** |

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## Auto lease-now 2023-2 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 | 14,804,019.80 | 2,408,681.32 | 12.06% | 5.23% | 1,666 | 291 | 29.82% | 16.46% |
| >20,000 - 30,000 | 25,132,449.76 | 5,792,741.83 | 20.48% | 12.59% | 1,558 | 392 | 27.89% | 22.17% |
| >30,000 - 40,000 | 22,367,015.92 | 8,737,942.04 | 18.23% | 18.99% | 968 | 399 | 17.33% | 22.57% |
| >40,000 - 50,000 | 15,956,309.85 | 6,970,925.42 | 13.00% | 15.15% | 511 | 243 | 9.15% | 13.74% |
| >50,000 - 75,000 | 21,486,120.44 | 9,716,804.11 | 17.51% | 21.12% | 537 | 256 | 9.61% | 14.48% |
| >75,000 - 100,000 | 12,137,037.90 | 5,126,900.46 | 9.89% | 11.14% | 207 | 94 | 3.71% | 5.32% |
| >100,000 - 150,000 | 9,444,316.00 | 6,678,141.18 | 7.70% | 14.51% | 123 | 86 | 2.20% | 4.86% |
| >150,000 | 1,388,959.97 | 584,285.13 | 1.13% | 1.27% | 16 | 7 | 0.29% | 0.40% |
| ***Total*** | ***122,716,229.64*** | ***46,016,421.49*** | ***100.00%*** | ***100.00%*** | ***5,586*** | ***1,768*** | ***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 | 5,424,805.45 | 777,500.85 | 8.51% | 3.82% | 6,202,306.30 | 7.37% |
| >20,000 - 30,000 | 11,441,959.80 | 1,964,396.95 | 17.94% | 9.65% | 13,406,356.75 | 15.94% |
| >30,000 - 40,000 | 11,408,062.05 | 3,050,685.80 | 17.89% | 14.99% | 14,458,747.85 | 17.19% |
| >40,000 - 50,000 | 8,789,737.90 | 2,710,363.35 | 13.78% | 13.32% | 11,500,101.25 | 13.67% |
| >50,000 - 75,000 | 12,706,248.85 | 4,661,029.40 | 19.93% | 22.90% | 17,367,278.25 | 20.65% |
| >75,000 - 100,000 | 7,401,027.50 | 3,024,950.35 | 11.61% | 14.86% | 10,425,977.85 | 12.39% |
| >100,000 - 150,000 | 5,748,720.60 | 3,991,424.15 | 9.02% | 19.61% | 9,740,144.75 | 11.58% |
| >150,000 | 844,190.80 | 170,869.40 | 1.32% | 0.84% | 1,015,060.20 | 1.21% |
| ***Total*** | ***63,764,752.95*** | ***20,351,220.25*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***100.00%*** |

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## Auto lease-now 2023-2 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 | 9,519,925.39 | 3,825,243.00 | 5.64% | 4.55% | 1,531 | 20.82% |
| >10,000 - 20,000 | 36,903,893.18 | 15,673,013.75 | 21.87% | 18.63% | 2,481 | 33.74% |
| >20,000 - 30,000 | 38,097,632.22 | 17,871,092.25 | 22.58% | 21.25% | 1,560 | 21.21% |
| >30,000 - 40,000 | 28,863,778.68 | 14,917,289.40 | 17.11% | 17.73% | 837 | 11.38% |
| >40,000 - 50,000 | 18,074,704.87 | 10,318,972.65 | 10.71% | 12.27% | 405 | 5.51% |
| >50,000 - 75,000 | 22,864,798.48 | 13,675,931.80 | 13.55% | 16.26% | 383 | 5.21% |
| >75,000 - 100,000 | 9,791,512.48 | 5,474,499.05 | 5.80% | 6.51% | 115 | 1.56% |
| >100,000 - 150,000 | 4,616,405.83 | 2,359,931.30 | 2.74% | 2.81% | 42 | 0.57% |
| >150,000 | - | - | 0.00% | 0.00% | - | 0.00% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 1,710,170.29 | 7,809,755.10 | 1.97% | 9.52% | 263 | 1,268 | 8.95% | 28.71% |
| >10,000 - 20,000 | 12,921,503.45 | 23,982,389.73 | 14.91% | 29.23% | 844 | 1,637 | 28.74% | 37.06% |
| >20,000 - 30,000 | 17,365,461.02 | 20,732,171.20 | 20.04% | 25.26% | 703 | 857 | 23.94% | 19.40% |
| >30,000 - 40,000 | 16,884,657.82 | 11,979,120.86 | 19.48% | 14.60% | 486 | 351 | 16.55% | 7.95% |
| >40,000 - 50,000 | 12,662,553.83 | 5,412,151.04 | 14.61% | 6.60% | 284 | 121 | 9.67% | 2.74% |
| >50,000 - 75,000 | 14,560,411.21 | 8,304,387.27 | 16.80% | 10.12% | 243 | 140 | 8.27% | 3.17% |
| >75,000 - 100,000 | 6,613,574.21 | 3,177,938.27 | 7.63% | 3.87% | 78 | 37 | 2.66% | 0.84% |
| >100,000 - 150,000 | 3,954,285.48 | 662,120.35 | 4.56% | 0.81% | 36 | 6 | 1.23% | 0.14% |
| >150,000 | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% |
| ***Total*** | ***86,672,617.31*** | ***82,060,033.82*** | ***100.00%*** | ***100.00%*** | ***2,937*** | ***4,417*** | ***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 | 851,369.35 | 2,973,873.65 | 1.81% | 8.02% | 3,825,243.00 | 4.55% |
| >10,000 - 20,000 | 6,129,625.80 | 9,543,387.95 | 13.03% | 25.75% | 15,673,013.75 | 18.63% |
| >20,000 - 30,000 | 8,789,056.15 | 9,082,036.10 | 18.68% | 24.51% | 17,871,092.25 | 21.25% |
| >30,000 - 40,000 | 9,131,754.30 | 5,785,535.10 | 19.41% | 15.61% | 14,917,289.40 | 17.73% |
| >40,000 - 50,000 | 7,419,888.95 | 2,899,083.70 | 15.77% | 7.82% | 10,318,972.65 | 12.27% |
| >50,000 - 75,000 | 8,955,387.00 | 4,720,544.80 | 19.03% | 12.74% | 13,675,931.80 | 16.26% |
| >75,000 - 100,000 | 3,673,959.35 | 1,800,539.70 | 7.81% | 4.86% | 5,474,499.05 | 6.51% |
| >100,000 - 150,000 | 2,106,060.65 | 253,870.65 | 4.48% | 0.69% | 2,359,931.30 | 2.81% |
| >150,000 | - | - | 0.00% | 0.00% | - | 0.00% |
| ***Total*** | ***47,057,101.55*** | ***37,058,871.65*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***100.00%*** |

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**Auto lease-now 2023-2 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 | 7,737,471.63 | 1,782,453.76 | 6.31% | 3.87% | 1,222 | 309 | 21.88% | 17.48% |
| >10,000 - 20,000 | 29,207,078.17 | 7,696,815.01 | 23.80% | 16.73% | 1,970 | 511 | 35.27% | 28.90% |
| >20,000 - 30,000 | 28,185,022.08 | 9,912,610.14 | 22.97% | 21.54% | 1,159 | 401 | 20.75% | 22.68% |
| >30,000 - 40,000 | 20,231,729.81 | 8,632,048.87 | 16.49% | 18.76% | 587 | 250 | 10.51% | 14.14% |
| >40,000 - 50,000 | 12,966,314.73 | 5,108,390.14 | 10.57% | 11.10% | 291 | 114 | 5.21% | 6.45% |
| >50,000 - 75,000 | 15,628,554.52 | 7,236,243.96 | 12.74% | 15.73% | 262 | 121 | 4.69% | 6.84% |
| >75,000 - 100,000 | 5,679,212.54 | 4,112,299.94 | 4.63% | 8.94% | 67 | 48 | 1.20% | 2.71% |
| >100,000 - 150,000 | 3,080,846.16 | 1,535,559.67 | 2.51% | 3.34% | 28 | 14 | 0.50% | 0.79% |
| >150,000 | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% |
| ***Total*** | ***122,716,229.64*** | ***46,016,421.49*** | ***100.00%*** | ***100.00%*** | ***5,586*** | ***1,768*** | ***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 | 3,090,287.95 | 734,955.05 | 4.85% | 3.61% | 3,825,243.00 | 4.55% |
| >10,000 - 20,000 | 13,106,945.70 | 2,566,068.05 | 20.56% | 12.61% | 15,673,013.75 | 18.63% |
| >20,000 - 30,000 | 14,257,956.40 | 3,613,135.85 | 22.36% | 17.75% | 17,871,092.25 | 21.25% |
| >30,000 - 40,000 | 11,122,231.45 | 3,795,057.95 | 17.44% | 18.65% | 14,917,289.40 | 17.73% |
| >40,000 - 50,000 | 7,722,668.45 | 2,596,304.20 | 12.11% | 12.76% | 10,318,972.65 | 12.27% |
| >50,000 - 75,000 | 9,519,014.25 | 4,156,917.55 | 14.93% | 20.43% | 13,675,931.80 | 16.26% |
| >75,000 - 100,000 | 3,218,551.65 | 2,255,947.40 | 5.05% | 11.09% | 5,474,499.05 | 6.51% |
| >100,000 - 150,000 | 1,727,097.10 | 632,834.20 | 2.71% | 3.11% | 2,359,931.30 | 2.81% |
| >150,000 | - | - | 0.00% | 0.00% | - | 0.00% |
| ***Total*** | ***63,764,752.95*** | ***20,351,220.25*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***100.00%*** |

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## Auto lease-now 2023-2 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 | 12,704,842.85 | 665,144.80 | 7.53% | 0.79% | 998 | 13.57% |
| >1,000 - 5,000 | 21,904,047.47 | 6,187,573.70 | 12.98% | 7.36% | 1,832 | 24.91% |
| >5,000 - 10,000 | 29,713,469.33 | 12,398,257.70 | 17.61% | 14.74% | 1,631 | 22.18% |
| >10,000 - 20,000 | 42,801,681.93 | 23,321,284.85 | 25.37% | 27.73% | 1,635 | 22.23% |
| >20,000 - 30,000 | 26,491,635.56 | 16,508,110.45 | 15.70% | 19.63% | 678 | 9.22% |
| >30,000 - 40,000 | 14,720,443.91 | 9,857,407.25 | 8.72% | 11.72% | 290 | 3.94% |
| >40,000 - 50,000 | 8,922,442.44 | 5,930,559.40 | 5.29% | 7.05% | 136 | 1.85% |
| >50,000 | 11,474,087.64 | 9,247,635.05 | 6.80% | 10.99% | 154 | 2.09% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 6,673,428.18 | 6,031,414.67 | 7.70% | 7.35% | 356 | 642 | 12.12% | 14.53% |
| >1,000 - 5,000 | 5,658,977.87 | 16,245,069.60 | 6.53% | 19.80% | 366 | 1,466 | 12.46% | 33.19% |
| >5,000 - 10,000 | 9,440,117.03 | 20,273,352.30 | 10.89% | 24.71% | 505 | 1,126 | 17.19% | 25.49% |
| >10,000 - 20,000 | 21,547,128.87 | 21,254,553.06 | 24.86% | 25.90% | 828 | 807 | 28.19% | 18.27% |
| >20,000 - 30,000 | 18,664,104.86 | 7,827,530.70 | 21.53% | 9.54% | 478 | 200 | 16.28% | 4.53% |
| >30,000 - 40,000 | 10,009,089.52 | 4,711,354.39 | 11.55% | 5.74% | 200 | 90 | 6.81% | 2.04% |
| >40,000 - 50,000 | 6,336,712.32 | 2,585,730.12 | 7.31% | 3.15% | 94 | 42 | 3.20% | 0.95% |
| >50,000 | 8,343,058.66 | 3,131,028.98 | 9.63% | 3.82% | 110 | 44 | 3.75% | 1.00% |
| ***Total*** | ***86,672,617.31*** | ***82,060,033.82*** | ***100.00%*** | ***100.00%*** | ***2,937*** | ***4,417*** | ***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 | 267,898.35 | 397,246.45 | 0.57% | 1.07% | 665,144.80 | 0.79% |
| >1,000 - 5,000 | 1,353,119.90 | 4,834,453.80 | 2.88% | 13.05% | 6,187,573.70 | 7.36% |
| >5,000 - 10,000 | 3,908,021.70 | 8,490,236.00 | 8.30% | 22.91% | 12,398,257.70 | 14.74% |
| >10,000 - 20,000 | 12,068,573.60 | 11,252,711.25 | 25.65% | 30.36% | 23,321,284.85 | 27.73% |
| >20,000 - 30,000 | 11,690,369.25 | 4,817,741.20 | 24.84% | 13.00% | 16,508,110.45 | 19.63% |
| >30,000 - 40,000 | 6,845,006.75 | 3,012,400.50 | 14.55% | 8.13% | 9,857,407.25 | 11.72% |
| >40,000 - 50,000 | 4,108,851.45 | 1,821,707.95 | 8.73% | 4.92% | 5,930,559.40 | 7.05% |
| >50,000 | 6,815,260.55 | 2,432,374.50 | 14.48% | 6.56% | 9,247,635.05 | 10.99% |
| ***Total*** | ***47,057,101.55*** | ***37,058,871.65*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***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 | 6,888,900.14 | 5,815,942.71 | 5.61% | 12.64% | 637 | 361 | 11.40% | 20.42% |
| >1,000 - 5,000 | 15,852,604.39 | 6,051,443.08 | 12.92% | 13.15% | 1,417 | 415 | 25.37% | 23.47% |
| >5,000 - 10,000 | 23,146,217.30 | 6,567,252.03 | 18.86% | 14.27% | 1,312 | 319 | 23.49% | 18.04% |
| >10,000 - 20,000 | 32,608,430.74 | 10,193,251.19 | 26.57% | 22.15% | 1,285 | 350 | 23.00% | 19.80% |
| >20,000 - 30,000 | 20,252,748.01 | 6,238,887.55 | 16.50% | 13.56% | 532 | 146 | 9.52% | 8.26% |
| >30,000 - 40,000 | 10,328,433.79 | 4,392,010.12 | 8.42% | 9.54% | 210 | 80 | 3.76% | 4.52% |
| >40,000 - 50,000 | 5,401,060.47 | 3,521,381.97 | 4.40% | 7.65% | 85 | 51 | 1.52% | 2.88% |
| >50,000 | 8,237,834.80 | 3,236,252.84 | 6.71% | 7.03% | 108 | 46 | 1.93% | 2.60% |
| ***Total*** | ***122,716,229.64*** | ***46,016,421.49*** | ***100.00%*** | ***100.00%*** | ***5,586*** | ***1,768*** | ***100.00%*** | ***100.00%*** |

**Residual Value - Residual Value (Private versus Commercial)**

| Residual Value - Poolcut - Residual (Private/Commercial) | Residual Value (Private) | Residual Value (Commercial) | Residual Value as % (Priv.) | Residual Value as % (Commercial) | Residual Value (Total) | Residual Value as % (Total) |
|---|---|---|---|---|---|---|
| | CHF | CHF | | | CHF | |
| >0 - 1,000 | 408,466.05 | 256,678.75 | 0.64% | 1.26% | 665,144.80 | 0.79% |
| >1,000 - 5,000 | 4,735,829.40 | 1,451,744.30 | 7.43% | 7.13% | 6,187,573.70 | 7.36% |
| >5,000 - 10,000 | 9,955,914.45 | 2,442,343.25 | 15.61% | 12.00% | 12,398,257.70 | 14.74% |
| >10,000 - 20,000 | 18,274,677.15 | 5,046,607.70 | 28.66% | 24.80% | 23,321,284.85 | 27.73% |
| >20,000 - 30,000 | 12,939,838.10 | 3,568,272.35 | 20.29% | 17.53% | 16,508,110.45 | 19.63% |
| >30,000 - 40,000 | 7,163,192.05 | 2,694,215.20 | 11.23% | 13.24% | 9,857,407.25 | 11.72% |
| >40,000 - 50,000 | 3,706,839.40 | 2,223,720.00 | 5.81% | 10.93% | 5,930,559.40 | 7.05% |
| >50,000 | 6,579,996.35 | 2,667,638.70 | 10.32% | 13.11% | 9,247,635.05 | 10.99% |
| ***Total*** | ***63,764,752.95*** | ***20,351,220.25*** | ***100.00%*** | ***100.00%*** | ***84,115,973.20*** | ***100.00%*** |

## Auto lease-now 2023-2 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 | 12,157.19 | 6,012.95 | 0.01% | 0.01% | 2 | 0.03% |
| 13 - 24 months | 1,581,235.88 | 515,858.70 | 0.94% | 0.61% | 218 | 2.96% |
| 25 - 36 months | 14,003,128.15 | 8,528,954.45 | 8.30% | 10.14% | 908 | 12.35% |
| 37 - 48 months | 76,235,563.36 | 40,125,485.15 | 45.18% | 47.70% | 3,464 | 47.10% |
| 49 - 60 months | 76,900,566.55 | 34,939,661.95 | 45.58% | 41.54% | 2,762 | 37.56% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 6,563,349.22 | 1,733,831.20 | 3.89% | 2.06% | 258 | 3.51% |
| 7 - 12 | 19,734,812.77 | 5,583,141.90 | 11.70% | 6.64% | 798 | 10.85% |
| 13 - 18 | 21,856,302.30 | 6,757,739.45 | 12.95% | 8.03% | 965 | 13.12% |
| 19 - 24 | 16,485,032.85 | 5,818,115.75 | 9.77% | 6.92% | 764.00 | 10.39% |
| 25 - 36 | 91,357,970.94 | 55,038,259.50 | 54.14% | 65.43% | 3,874.00 | 52.68% |
| 37 - 48 | 12,735,183.05 | 9,184,885.40 | 7.55% | 10.92% | 695.00 | 9.45% |
| 49 - 60 | - | - | 0.00% | 0.00% | - | 0.00% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***100.00%*** |

## Auto lease-now 2023-2 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 | - 1,626.25 | - | 0.00% | 0.00% | 191 | 1.25% |
| 2025 | 3,171,038.10 | 3,173,556.10 | 1.88% | 3.77% | 1,579 | 10.30% |
| 2026 | 28,302,031.72 | 20,162,629.15 | 16.77% | 23.97% | 2,761 | 18.01% |
| 2027 | 61,613,861.26 | 33,831,541.60 | 36.52% | 40.22% | 1,900 | 12.40% |
| 2028 | 48,454,681.53 | 19,077,754.05 | 28.72% | 22.68% | 771 | 5.03% |
| 2029 | 22,249,824.11 | 6,614,800.05 | 13.19% | 7.86% | 771 | 5.03% |
| 2030 | 4,942,840.66 | 1,255,692.25 | 2.93% | 1.49% | 7,354 | 47.98% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***15,327*** | ***52.02%*** |

**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% | 2,729,092.58 | 1,231,547.25 | 1.62% | 1.46% | 109.00 | 1.48% |
| 1.01% - 2.00% | 9,490,838.19 | 6,608,952.30 | 5.62% | 7.86% | 327 | 4.45% |
| 2.01% - 3.00% | 29,895,889.77 | 15,094,246.20 | 17.72% | 17.94% | 1,248 | 16.97% |
| 3.01% - 4.00% | 21,437,090.11 | 12,780,095.20 | 12.70% | 15.19% | 698 | 9.49% |
| 4.01% - 5.00% | 22,185,088.25 | 11,304,235.10 | 13.15% | 13.44% | 682 | 9.27% |
| 5.01% - 6.00% | 56,383,030.91 | 25,762,969.45 | 33.42% | 30.63% | 2,557 | 34.77% |
| > 6.00% | 26,611,621.32 | 11,333,927.70 | 15.77% | 13.47% | 1,733 | 23.57% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 42,745,542.45 | 25,258,015.15 | 25.33% | 30.03% | 863 | 11.74% |
| FORD | 34,714,254.03 | 14,941,857.60 | 20.57% | 17.76% | 2,022 | 27.50% |
| VOLVO | 31,791,266.12 | 16,639,397.50 | 18.84% | 19.78% | 1,154 | 15.69% |
| MERCEDES-BENZ | 9,788,465.20 | 4,312,095.35 | 5.80% | 5.13% | 461 | 6.27% |
| MAZDA | 9,465,966.18 | 5,170,791.20 | 5.61% | 6.15% | 531 | 7.22% |
| AUDI | 7,616,679.66 | 3,594,386.50 | 4.51% | 4.27% | 360 | 4.90% |
| BMW | 6,216,982.46 | 2,844,845.30 | 3.68% | 3.38% | 303 | 4.12% |
| VW | 6,054,355.98 | 2,728,762.05 | 3.59% | 3.24% | 379 | 5.15% |
| SKODA | 2,330,194.41 | 1,199,582.50 | 1.38% | 1.43% | 144 | 1.96% |
| CUPRA | 1,294,366.95 | 561,650.80 | 0.77% | 0.67% | 66 | 0.90% |
| ALFA ROMEO | 1,218,902.69 | 587,791.85 | 0.72% | 0.70% | 53 | 0.72% |
| LAND ROVER | 1,200,790.79 | 510,986.50 | 0.71% | 0.61% | 53 | 0.72% |
| FIAT | 1,173,796.33 | 496,673.25 | 0.70% | 0.59% | 104 | 1.41% |
| HYUNDAI | 1,171,560.72 | 500,020.40 | 0.69% | 0.59% | 65 | 0.88% |
| RENAULT | 1,156,370.43 | 412,009.35 | 0.69% | 0.49% | 83 | 1.13% |
| SEAT | 1,097,389.05 | 476,181.20 | 0.65% | 0.57% | 87 | 1.18% |
| PEUGEOT | 1,026,085.96 | 374,677.40 | 0.61% | 0.45% | 75 | 1.02% |
| JEEP | 1,012,507.30 | 416,579.00 | 0.60% | 0.50% | 61 | 0.83% |
| TOYOTA | 790,289.65 | 273,577.15 | 0.47% | 0.33% | 47 | 0.64% |
| OPEL | 763,808.98 | 294,684.50 | 0.45% | 0.35% | 49 | 0.67% |
| Other | 6,103,075.79 | 2,521,408.65 | 3.62% | 3.00% | 394 | 5.36% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***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 | 25,524,280.90 | 12,748,110.45 | 15.13% | 15.16% | 1,025 | 13.94% |
| VD | 20,726,745.92 | 10,204,258.20 | 12.28% | 12.13% | 907 | 12.33% |
| BE | 15,165,745.33 | 7,470,797.70 | 8.99% | 8.88% | 727 | 9.89% |
| AG | 14,978,281.70 | 7,099,890.70 | 8.88% | 8.44% | 717 | 9.75% |
| TI | 10,150,805.78 | 5,628,647.95 | 6.02% | 6.69% | 420 | 5.71% |
| VS | 10,077,859.43 | 4,751,455.15 | 5.97% | 5.65% | 470 | 6.39% |
| FR | 8,845,049.10 | 4,203,387.75 | 5.24% | 5.00% | 395 | 5.37% |
| GE | 8,650,336.89 | 4,523,791.85 | 5.13% | 5.38% | 344 | 4.68% |
| SG | 7,615,056.16 | 3,579,013.45 | 4.51% | 4.25% | 350 | 4.76% |
| LU | 7,055,542.46 | 3,688,585.95 | 4.18% | 4.39% | 308 | 4.19% |
| TG | 6,138,570.58 | 2,988,175.80 | 3.64% | 3.55% | 293 | 3.98% |
| SO | 5,770,077.29 | 2,923,101.35 | 3.42% | 3.48% | 277 | 3.77% |
| ZG | 5,154,027.49 | 2,867,247.00 | 3.05% | 3.41% | 146 | 1.99% |
| BL | 5,104,429.32 | 2,542,024.20 | 3.03% | 3.02% | 228 | 3.10% |
| NE | 4,027,923.73 | 2,027,296.00 | 2.39% | 2.41% | 170 | 2.31% |
| SZ | 3,915,021.24 | 2,005,312.95 | 2.32% | 2.38% | 136 | 1.85% |
| GR | 2,470,823.07 | 1,151,287.20 | 1.46% | 1.37% | 101 | 1.37% |
| BS | 1,752,152.51 | 885,755.50 | 1.04% | 1.05% | 74 | 1.01% |
| JU | 1,371,755.55 | 642,444.35 | 0.81% | 0.76% | 80 | 1.09% |
| SH | 1,310,358.23 | 678,882.90 | 0.78% | 0.81% | 53 | 0.72% |
| NW | 716,263.82 | 389,664.00 | 0.42% | 0.46% | 30 | 0.41% |
| GL | 535,981.35 | 296,702.35 | 0.32% | 0.35% | 26 | 0.35% |
| AR | 531,722.50 | 276,046.20 | 0.32% | 0.33% | 26 | 0.35% |
| OW | 458,156.26 | 207,282.95 | 0.27% | 0.25% | 22 | 0.30% |
| UR | 375,485.68 | 185,400.30 | 0.22% | 0.22% | 17 | 0.23% |
| AI | 271,887.62 | 127,826.95 | 0.16% | 0.15% | 10 | 0.14% |
| OT | 38,311.22 | 23,584.05 | 0.02% | 0.03% | 2 | 0.03% |
| ***Total*** | ***168,732,651.13*** | ***84,115,973.20*** | ***100.00%*** | ***100.00%*** | ***7,354*** | ***100.00%*** |

AMICORP

## Auto lease-now 2023-2 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 | 197,759.01 | 146,703.80 | 0.12% | 0.17% | 2 | 0.03% |
| Customer 2 | 168,100.76 | 70,566.40 | 0.10% | 0.08% | 2 | 0.03% |
| Customer 3 | 155,167.02 | 68,333.00 | 0.09% | 0.08% | 4 | 0.05% |
| Customer 4 | 137,878.13 | 44,893.60 | 0.08% | 0.05% | 1 | 0.01% |
| Customer 5 | 135,832.74 | 87,216.40 | 0.08% | 0.10% | 5 | 0.07% |
| Customer 6 | 127,036.52 | 29,602.20 | 0.08% | 0.04% | 1 | 0.01% |
| Customer 7 | 125,418.74 | 101,207.05 | 0.07% | 0.12% | 2 | 0.03% |
| Customer 8 | 125,257.41 | 54,623.75 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 9 | 124,336.67 | 42,553.20 | 0.07% | 0.05% | 1 | 0.01% |
| Customer 10 | 123,928.28 | 48,307.10 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 11 | 120,210.80 | 52,425.55 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 12 | 117,582.38 | 93,216.15 | 0.07% | 0.11% | 1 | 0.01% |
| Customer 13 | 115,871.02 | 60,069.65 | 0.07% | 0.07% | 1 | 0.01% |
| Customer 14 | 115,585.92 | 52,764.50 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 15 | 114,931.44 | 42,553.20 | 0.07% | 0.05% | 1 | 0.01% |
| Customer 16 | 114,240.87 | 46,346.00 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 17 | 114,060.08 | 91,863.95 | 0.07% | 0.11% | 1 | 0.01% |
| Customer 18 | 113,150.35 | 52,796.95 | 0.07% | 0.06% | 1 | 0.01% |
| Customer 19 | 112,152.62 | 82,358.40 | 0.07% | 0.10% | 1 | 0.01% |
| Customer 20 | 110,670.17 | 27,752.10 | 0.07% | 0.03% | 1 | 0.01% |
| ***Total*** | ***2,569,170.93*** | ***1,296,152.95*** | ***1.52%*** | ***1.54%*** | ***30*** | ***0.41%*** |

**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 | 5,805,667.61 | 3,563,214.25 | 3.44% | 4.24% | 110 | 1.50% |
| Dealer 2 | 5,722,186.99 | 3,473,820.75 | 3.39% | 4.13% | 117 | 1.59% |
| Dealer 3 | 5,182,824.76 | 2,919,711.65 | 3.07% | 3.47% | 97 | 1.32% |
| Dealer 4 | 4,722,668.59 | 2,601,748.85 | 2.80% | 3.09% | 86 | 1.17% |
| Dealer 5 | 2,600,867.09 | 1,805,803.40 | 1.54% | 2.15% | 55 | 0.75% |
| Dealer 6 | 5,483,628.81 | 1,739,418.80 | 3.25% | 2.07% | 258 | 3.51% |
| Dealer 7 | 2,397,318.93 | 1,632,418.50 | 1.42% | 1.94% | 49 | 0.67% |
| Dealer 8 | 2,199,788.64 | 1,366,281.45 | 1.30% | 1.62% | 46 | 0.63% |
| Dealer 9 | 2,266,912.23 | 1,325,748.45 | 1.34% | 1.58% | 51 | 0.69% |
| Dealer 10 | 1,779,851.66 | 1,123,732.45 | 1.05% | 1.34% | 28 | 0.38% |
| Dealer 11 | 1,879,650.02 | 1,086,786.05 | 1.11% | 1.29% | 41 | 0.56% |
| Dealer 12 | 1,349,972.52 | 877,293.55 | 0.80% | 1.04% | 26 | 0.35% |
| Dealer 13 | 1,830,911.24 | 860,435.25 | 1.09% | 1.02% | 37 | 0.50% |
| Dealer 14 | 1,172,330.76 | 699,371.50 | 0.69% | 0.83% | 25 | 0.34% |
| Dealer 15 | 1,078,936.51 | 645,987.45 | 0.64% | 0.77% | 34 | 0.46% |
| Dealer 16 | 1,172,213.65 | 610,641.60 | 0.69% | 0.73% | 54 | 0.73% |
| Dealer 17 | 1,165,196.58 | 600,298.15 | 0.69% | 0.71% | 43 | 0.58% |
| Dealer 18 | 1,175,665.75 | 585,765.30 | 0.70% | 0.70% | 29 | 0.39% |
| Dealer 19 | 1,442,227.62 | 573,369.25 | 0.85% | 0.68% | 95 | 1.29% |
| Dealer 20 | 1,277,601.26 | 557,526.45 | 0.76% | 0.66% | 66 | 0.90% |
| ***Total*** | ***51,706,421.22*** | ***28,649,373.10*** | ***30.64%*** | ***34.06%*** | ***1,347*** | ***18.32%*** |

## Auto lease-now 2023-2 AG

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

## Contact information

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