



Auto lease-now 2023-1 AG

Monthly Investor Report

***Disclaimer:**

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



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Table of contents

	Page
Transaction Parties & Counterparty Credit Ratings	3
Notes Information Report	4
Replenishment Criteria & Performance Triggers	5
Total Available Distribution Amount - Interest	6
Pre-Enforcement Priority Of Payments	7
Pool Information	8
Delinquencies	9
Stratification Tables	10-21
Contact Information	22



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Parties & Counterparty credit ratings

Parties	
Role	Details
Transaction name:	<i>Auto lease-now 2023-1 AG</i>
Issuer:	<i>Auto lease-now 2023-1 AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Originator:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Servicer:	<i>BANK-now AG</i>
	<i>Neugasse 18</i>
	<i>8810</i>
	<i>Horgen</i>
	<i>Switzerland</i>
Cash Manager:	<i>Amicorp Switzerland AG</i>
	<i>Mühlebachstrasse 54</i>
	<i>8008</i>
	<i>Zurich</i>
	<i>Switzerland</i>

Counterparties credit ratings													
		DBRS				Fitch				Moody's			
Role	Party	Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual	Short term trigger	Long term trigger	Short term actual	Long term actual
Account bank	UBS Switzerland AG	Private	Private	Private	Private	F1	A+	F1	A+				



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

Notes information report

Key information

Class A notes	Details
Closing Date	23/05/2023
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Determination Period	01/07/2024 to 31/07/2024
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/08/2024
Monthly Payment Date	23/08/2024
Interest Payment Date	25/02/2025
Next Interest Payment Date	25/02/2025
Interest Calculation Period	24/02/2024 - 25/02/2025
Last day of the Determination Period	31/07/2024

General information at calculation date

Description	Outcome		
	Original	Calculation Date	Payment Date
	<i>CHF</i>	<i>CHF</i>	<i>CHF</i>
Outstanding Class A Notes	215,000,000.00	215,000,000.00	215,000,000.00
Outstanding Subordinated Loan	54,786,620.24	55,418,135.75	55,418,135.75
Note Interest Account	-	2,667,343.75	3,200,812.50
Cash Reserve Account	3,724,864.58	3,724,864.58	3,724,864.58
Cash Reserve Required Amount	3,724,864.58	3,724,864.58	3,724,864.58
Replenishment Ledger	-	29,151.83	28,200.54
Subordinated Loan Ledger	-	401,445.26	309,694.39
VAT Ledger	-	-	-
Deposit Ledger	493,926.65	725,785.73	738,085.73

Tranche information at calculation date

Description	Outcome
	<i>CHF</i>
Interest accrued since inception	8,002,031.25
Interest paid since inception	4,801,218.75
Interest accrued since last Interest Payment Date	3,200,812.50
Redemption	-
Interest shortfall	-
Annual interest amount	6,401,625.00

Additional Notes Information

Class A Notes	Details
ISIN	CH1255924487
Optional Redemption Date	23/02/2026
Final Maturity Date	23/02/2032
Original Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Current Ratings [DBRS/Fitch/Moody's]	AAA(sf)/AAAsf/Aaa(sf)
Currency	CHF
Base for Calculation of Interest	30/360, adjusted
Interest Rate of the Notes	2.9775%
Interest Rate Step-up	0.20%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Replenishment Criteria

Replenishment Criteria

	Threshold value	Current value	Outcome
a) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	47.74%	PASS
b) the Outstanding Balance of Purchased Lease Assets relating to Lease Agreements entered into with Commercial Customers does not exceed 25.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	25%	23.72%	PASS
c) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreements entered into with Commercial Customers does not exceed 10.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	10%	7.77%	PASS
d) the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.32%	PASS
e) the portion of the Outstanding Balance of all Purchased Lease Assets that relates to the Dealer Repurchase Price does not exceed 53.00 per cent.;	53%	47.61%	PASS
f) the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the largest Lessee does not exceed 0.20 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	0.20%	0.08%	PASS
g) the Outstanding Balance of Purchased Lease Assets that relate to Lease Agreements entered into with the 20 largest Lessees does not exceed 2.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	2%	1.01%	PASS
h) the aggregate Dealer Repurchase Prices under Purchased Dealer Agreements entered into with the largest single Dealer does not exceed 5.00 per cent. of the aggregate Dealer Repurchase Prices under all Purchased Dealer Agreements; and	5%	1.37%	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%	29.97%	PASS

Performance triggers

	Maximum value	Current value	Outcome
(a) the Cumulative Gross Loss Ratio exceeds:			
(i) 1.20 per cent. for any Purchase Date falling on or before the Purchase Date falling twelve (12) months after the Initial Purchase Date;	1.20%	0.00%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twelve (12) months after the Initial Purchase Date;	2.20%	0.42%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling twenty-four (24) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.00%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.41%	PASS
(c) on two (2) consecutive Purchase Dates, the amount standing to the credit of the Replenishment Ledger, following the satisfaction of the payments, transfers and provisions to be made on such Payment Date, exceeds 10.00 per cent. of the aggregate Outstanding Balance of the Purchased Lease Assets.	10%	0.0%	PASS



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

Interest - Available Distribution Amount

Amount

a) subject to (b) below, for each Monthly Payment Date, the sum (without duplication) of the following amounts calculated as of the immediately preceding Calculation Date, which shall be applied according to the applicable Pre-Enforcement Priority of Payments on such Monthly Payment Date:

(i)	<i>if such Monthly Payment Date is an Interest Payment Date, any amounts standing to the credit of the Note Interest Ledger;</i>	-
(ii)	<i>Any amounts standing to the credit of the Subordinated Loan ledger;</i>	401,445.26
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	10,260,516.05
(vi)	<i>any amounts standing to the credit of the Payment Account;</i>	-
(v)	<i>any VAT Recovery received during the immediately preceding Determination Period and standing on the credit of the Collection Account on such Payment Date;</i>	-
(vi)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date;</i>	-
(vii)	<i>any Investment Earnings accrued during the immediately preceding Determination Period and standing to the credit of the Transaction Accounts on such Payment Date</i>	-
(viii)	<i>any amounts standing to the credit of the Cash Reserve Account; or</i>	3,724,864.60

Total Available Distribution Amount **14,386,825.91**

b) on the Optional Redemption Date (provided that the Issuer has elected to exercise its option to redeem the Notes in full pursuant to Condition [●] ([Optional early redemption on the Optional Redemption Date])), the Early Redemption Date, the Tax Event Redemption Date, the Final Maturity Date or following the occurrence of an Enforcement Event, all amounts standing to the credit of the Collection Account, other than:

(i)	<i>the amount necessary (if any) to cause the balance standing to the credit of the Deposit Ledger to equal the Deposit Required Amount, and</i>	-
(ii)	<i>any amount standing to the credit of the VAT Ledger.</i>	-

Total Available Distribution Amount **14,386,825.91**



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024
 Previous period : 01/06/2024 to 30/06/2024

Pre-Enforcement - Priority of Payments

Available Distribution Amount:		14,386,825.91
	Paid	Remaining

On each Monthly Payment Date, falling prior to the occurrence of an Enforcement Event, the Cash Manager will apply the Available Distribution Amount as of the Calculation Date immediately preceding such Payment Date in accordance with the following order of priority (the "Pre-Enforcement Priority of Payments"):

(a)	<i>First</i> , to pay the relevant tax authority any taxes that are due and payable by the Issuer;	-	14,386,825.91
(b)	<i>Second</i> , to pay;		
	<i>(i)</i> if such Monthly Payment Date occurs prior to a VAT Trigger Event, an amount up to the VAT Output Reimbursement to the Services; or	(695,959.54)	13,690,866.37
	<i>(ii)</i> if such Monthly Payment Date occurs following a VAT Trigger Event, the amount required to cause the balance standing to the credit of the VAT Ledger to equal to the VAT Aggregate Required Amount to the VAT Ledger;	-	13,690,866.37
(c)	<i>Third</i> , to pay or provide for payment of, on a <i>pro rata</i> and <i>pari passu</i> basis all amounts due and payable to the Trustee and Bondholders' Representative pursuant to the Transaction Documents;	(990.92)	13,689,875.45
(d)	<i>Fourth</i> , to pay, on a <i>pro rata</i> and <i>pari passu</i> basis, to each applicable party, the Senior Expenses;	(3,873.58)	13,686,001.87
(e)	<i>fifth</i> , if such Monthly Payment Date (i) is not an Interest Payment Date, to credit to the Note Interest Ledger, the amount required to cause the balance standing to the credit of the Note Interest Ledger to equal the Note Interest Required Amount; or (ii) is an Interest Payment Date, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders, the amount equal to the Note Interest Amount;	(533,468.75)	13,152,533.12
(f)	<i>Sixth</i> , to credit to the Cash Reserve Account, the amount required to cause the balance standing to the credit of the Cash Reserve Account to equal the Cash Reserve Required Amount to the extent required pursuant to the terms of the Cash Management Agreement;	(3,724,864.58)	9,427,668.54
(g)	<i>seventh</i> , if such Monthly Payment Date occurs (i) during the Revolving Period, to credit to the Replenishment Ledger, the amount required to cause the balance standing to the credit of the Replenishment Ledger to equal to the Required Replenishment Amount, and (ii) following the Revolving Period, to pay <i>pro rata</i> and <i>pari passu</i> to the Noteholders the amount equal to the Note Principal Required Amount;	(8,697,974.13)	729,694.41
(h)	<i>eighth</i> , to pay, <i>pro rata</i> and <i>pari passu</i> , any party for any amounts due and payable thereto under any Transaction Document (other than pursuant to the Subordinated Loan Agreement) to the extent such amount is not satisfied by an item ranking higher in priority hereto;	-	729,694.41
(i)	<i>ninth</i> , if such Monthly Payment Date occurs during the Revolving Period, to pay to the Subordinated Loan Provider in respect of the Subordinated Loan, the Fixed Disbursement Amount and an amount up to the Permitted Disbursement Amount for such Monthly Payment Date; and	(420,000.00)	309,694.41
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	309,694.41



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024
Previous period : 01/06/2024 to 30/06/2024

Monthly Portfolio and Performance Report

Pool Information

Outstanding Lease Pool

The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		266,051,363.05	266,032,603.83
Outstanding balance at end of period before repurchases / replenishment	-	259,754,400.97	257,334,629.70
(-) Repurchases	-	-	-
(+) Replenishments	-	6,278,202.86	8,698,925.42
Outstanding balance at end of period after repurchases / replenishment	266,061,755.66	266,032,603.83	266,033,555.12

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		704,773.23	725,785.73
(-) Movements in period	-	(13,200.00)	(7,700.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	691,573.23	718,085.73
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	34,212.50	20,000.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493,926.65	725,785.73	738,085.73

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	258,772,443.69	256,268,591.47
Delinquent contracts (> 30 days)	-	981,957.28	1,066,038.23
Total contracts - amount	-	259,754,400.97	257,334,629.70

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	11,266	11,370
Delinquent contracts (> 30 days)	-	47	51
Total contracts - number	-	11,313	11,421

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	201,885.03	163,497.50
Total Assets	-	201,885.03	163,497.50

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		1,493,146.97	0.42%
Total Assets	-	1,493,146.97	0.42%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	38,451.65	35,150.00
Total Assets	-	38,451.65	35,150.00

Cumulative		Amount	Percentage
		CHF	
Recoveries		277,251.60	19%
Total Assets	-	277,251.60	19%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024
 Previous period : 01/06/2024 to 30/06/2024

Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		253,815,150.53	98.63%	11,279	98.76%
1 day	30 Days	2,453,440.94	0.95%	91	0.80%
31 days	60 Days	871,730.82	0.34%	36	0.32%
61 days	90 Days	194,307.41	0.08%	15	0.13%
Total		257,334,629.70	100.00%	11,421	100.00%

Monthly loss information

Collection Period	Aggregate Purchase (excl. Current replenishment) (CHF)	Aggregate Lease Balance of all Defaulted Lease Assets (CHF)	Aggregate Recoveries of Defaulted Lease Assets (CHF)	Gross Default % Cumulative	Recovery % Cumulative
Period 0	266,061,755.66	-	-	0%	0%
Period 1	270,887,178.94	11,842.37	-	0%	0%
Period 2	277,093,125.28	11,842.37	4,601.15	0%	39%
Period 3	282,646,872.11	78,367.77	4,601.15	0.03%	6%
Period 4	287,759,109.38	121,697.70	4,602.15	0.04%	4%
Period 5	293,992,607.08	228,469.44	35,501.15	0.08%	16%
Period 6	299,984,589.73	314,349.34	53,651.15	0.10%	17%
Period 7	306,206,139.58	378,756.64	53,651.15	0.12%	14%
Period 8	313,246,044.64	588,866.49	53,651.15	0.19%	9%
Period 9	319,386,081.44	814,416.65	119,673.90	0.25%	15%
Period 10	325,948,276.18	843,208.56	120,245.70	0.26%	14%
Period 11	332,549,575.47	1,032,694.48	163,230.25	0.31%	16%
Period 12	339,650,368.40	1,127,764.44	203,649.95	0.33%	18%
Period 13	346,984,746.08	1,329,649.47	242,101.60	0.38%	18%
Period 14	353,262,948.94	1,493,146.97	277,251.60	0.42%	19%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	202,933,680.45	101,027,412.25	76.28%	79.77%	9,173	77.75%
Commercial	63,099,874.67	25,622,701.65	23.72%	20.23%	2,625	22.25%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	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	178,122,027.06	88,622,706.25	66.95%	69.97%	8,489	71.95%
Non-CCA	87,911,528.06	38,027,407.65	33.05%	30.03%	3,309	28.05%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	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	139,027,093.13	70,437,498.10	52.26%	55.62%	5,199	44.07%
Used	127,006,461.99	56,212,615.80	47.74%	44.38%	6,599	55.93%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	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	106,345,690.55	47,904,852.90	39.97%	37.82%	5,568	47.19%
Used	96,587,989.90	53,122,559.35	36.31%	41.94%	3,605	30.56%
Total	202,933,680.45	101,027,412.25	76.28%	79.77%	9,173	77.75%

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	42,439,103.23	17,314,938.75	15.95%	13.67%	1,594	13.51%
Used	20,660,771.44	8,307,762.90	7.77%	6.56%	1,031	8.74%
Total	63,099,874.67	25,622,701.65	23.72%	20.23%	2,625	22.25%

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	221,971,003.40	110,274,193.80	83.44%	87.07%	9,667	81.94%
Light commercial vehicle	42,460,449.34	15,579,912.75	15.96%	12.30%	2,008	17.02%
Motorbike	1,602,102.38	796,007.35	0.60%	0.63%	123	1.04%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%

Loan size - Financed Amount						
Financed Amount Poolcut (Total)	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
>0 - 20,000	31,676,375.37	11,673,178.85	11.91%	9.22%	3,245	27.50%
>20,000 - 30,000	63,675,869.31	28,161,361.95	23.94%	22.24%	3,561	30.18%
>30,000 - 40,000	62,532,296.07	30,068,029.90	23.51%	23.74%	2,415	20.47%
>40,000 - 50,000	43,660,768.59	22,115,434.85	16.41%	17.46%	1,291	10.94%
>50,000 - 75,000	49,923,430.66	26,790,972.30	18.77%	21.15%	1,086	9.20%
>75,000 - 100,000	10,385,728.76	5,579,409.90	3.90%	4.41%	158	1.34%
>100,000 - 150,000	3,392,283.72	1,848,773.50	1.28%	1.46%	36	0.31%
>150,000	786,802.64	412,952.65	0.30%	0.33%	6	0.05%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Stratification tables

New versus Used

Loan size - New versus Used

Financed Amount Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreements (New)	% of Nr Agreements (Used)
	CHF	CHF			#	#		
>0 - 20,000	7,389,417.69	24,286,957.68	5.32%	19.12%	668	2,577	12.85%	39.05%
>20,000 - 30,000	27,521,932.65	36,153,936.66	19.80%	28.47%	1,547	2,014	29.76%	30.52%
>30,000 - 40,000	32,735,052.59	29,797,243.48	23.55%	23.46%	1,277	1,138	24.56%	17.25%
>40,000 - 50,000	26,875,919.24	16,784,849.35	19.33%	13.22%	801	490	15.41%	7.43%
>50,000 - 75,000	36,229,163.80	13,694,266.86	26.06%	10.78%	788	298	15.16%	4.52%
>75,000 - 100,000	6,684,008.59	3,701,720.17	4.81%	2.91%	102	56	1.96%	0.85%
>100,000 - 150,000	1,304,526.40	2,087,757.32	0.94%	1.64%	14	22	0.27%	0.33%
>150,000	287,072.17	499,730.47	0.21%	0.39%	2	4	0.04%	0.06%
Total	139,027,093.13	127,006,461.99	100.00%	100.00%	5,199	6,599	100.00%	100.00%

Loan size - New versus Used - Residual Value

Financed Amount Poolcut - Residual (New/Used)	Residual Value (New)	Residual Value (Used)	Residual Value as % (New)	Residual Value as % (Used)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	3,155,280.90	8,517,897.95	4.48%	15.15%	11,673,178.85	9.22%
>20,000 - 30,000	12,928,716.50	15,232,645.45	18.35%	27.10%	28,161,361.95	22.24%
>30,000 - 40,000	16,511,492.70	13,556,537.20	23.44%	24.12%	30,068,029.90	23.74%
>40,000 - 50,000	13,909,475.20	8,205,959.65	19.75%	14.60%	22,115,434.85	17.46%
>50,000 - 75,000	19,598,070.00	7,192,902.30	27.82%	12.80%	26,790,972.30	21.15%
>75,000 - 100,000	3,512,919.55	2,066,490.35	4.99%	3.68%	5,579,409.90	4.41%
>100,000 - 150,000	690,856.15	1,157,917.35	0.98%	2.06%	1,848,773.50	1.46%
>150,000	130,687.10	282,265.55	0.19%	0.50%	412,952.65	0.33%
Total	70,437,498.10	56,212,615.80	100.00%	100.00%	126,650,113.90	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	26,263,454.04	5,412,921.33	12.94%	8.58%	2,662	583	29.02%	22.21%
>20,000 - 30,000	51,360,011.43	12,315,857.88	25.31%	19.52%	2,833	728	30.88%	27.73%
>30,000 - 40,000	48,034,598.26	14,497,697.81	23.67%	22.98%	1,827	588	19.92%	22.40%
>40,000 - 50,000	33,196,229.26	10,464,539.33	16.36%	16.58%	970	321	10.57%	12.23%
>50,000 - 75,000	35,756,391.58	14,167,039.08	17.62%	22.45%	766	320	8.35%	12.19%
>75,000 - 100,000	6,000,842.21	4,384,886.55	2.96%	6.95%	91	67	0.99%	2.55%
>100,000 - 150,000	1,959,602.02	1,432,681.70	0.97%	2.27%	21	15	0.23%	0.57%
>150,000	362,551.65	424,250.99	0.18%	0.67%	3	3	0.03%	0.11%
Total	202,933,680.45	63,099,874.67	100.00%	100.00%	9,173	2,625	100.00%	100.00%

Loan size - Private/Commercial - Residual Value

Financed Amount Poolcut - Residual (Private/Commercial)	Residual Value (Private)	Residual Value (Commercial)	Residual Value as % (Priv.)	Residual Value as % (Commercial)	Residual Value (Total)	Residual Value as % (Total)
	CHF	CHF			CHF	
>0 - 20,000	9,926,012.50	1,747,166.35	9.83%	6.82%	11,673,178.85	9.22%
>20,000 - 30,000	23,795,253.00	4,366,108.95	23.55%	17.04%	28,161,361.95	22.24%
>30,000 - 40,000	24,584,114.45	5,483,915.45	24.33%	21.40%	30,068,029.90	23.74%
>40,000 - 50,000	17,862,202.20	4,253,232.65	17.68%	16.60%	22,115,434.85	17.46%
>50,000 - 75,000	20,241,912.55	6,549,059.75	20.04%	25.56%	26,790,972.30	21.15%
>75,000 - 100,000	3,302,641.75	2,276,768.15	3.27%	8.89%	5,579,409.90	4.41%
>100,000 - 150,000	1,093,595.20	755,178.30	1.08%	2.95%	1,848,773.50	1.46%
>150,000	221,680.60	191,272.05	0.22%	0.75%	412,952.65	0.33%
Total	101,027,412.25	25,622,701.65	100.00%	100.00%	126,650,113.90	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	11,336,256.50	3,820,509.60	4.26%	3.02%	1,736	14.71%	
>10,000 - 20,000	63,487,131.64	26,053,358.80	23.86%	20.57%	4,215	35.73%	
>20,000 - 30,000	77,425,139.86	36,723,228.80	29.10%	29.00%	3,152	26.72%	
>30,000 - 40,000	51,038,548.33	26,040,697.15	19.19%	20.56%	1,483	12.57%	
>40,000 - 50,000	32,432,793.56	17,608,429.65	12.19%	13.90%	729	6.18%	
>50,000 - 75,000	24,775,058.73	13,390,728.85	9.31%	10.57%	424	3.59%	
>75,000 - 100,000	3,857,322.38	2,035,213.05	1.45%	1.61%	45	0.38%	
>100,000 - 150,000	1,515,258.33	907,381.60	0.57%	0.72%	13	0.11%	
>150,000	166,045.79	70,566.40	0.06%	0.06%	1	0.01%	
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%	

Actual Book Value - New vs. Used								
Actual Book Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 10,000	1,963,500.77	9,372,755.73	1.41%	7.38%	289	1,447	5.56%	21.93%
>10,000 - 20,000	24,600,905.18	38,886,226.46	17.70%	30.62%	1,592	2,623	30.62%	39.75%
>20,000 - 30,000	39,287,386.17	38,137,753.69	28.26%	30.03%	1,596	1,556	30.70%	23.58%
>30,000 - 40,000	31,071,153.16	19,967,395.17	22.35%	15.72%	898	585	17.27%	8.86%
>40,000 - 50,000	22,201,252.19	10,231,541.37	15.97%	8.06%	497	232	9.56%	3.52%
>50,000 - 75,000	17,584,893.70	7,190,165.03	12.65%	5.66%	302	122	5.81%	1.85%
>75,000 - 100,000	1,594,349.44	2,262,972.94	1.15%	1.78%	19	26	0.37%	0.39%
>100,000 - 150,000	557,606.73	957,651.60	0.40%	0.75%	5	8	0.10%	0.12%
>150,000	166,045.79	-	0.12%	0.00%	1	-	0.02%	0.00%
Total	139,027,093.13	127,006,461.99	100.00%	100.00%	5,199	6,599	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	763,733.20	3,056,776.40	1.08%	5.44%	3,820,509.60	3.02%	
>10,000 - 20,000	10,714,823.40	15,338,535.40	15.21%	27.29%	26,053,358.80	20.57%	
>20,000 - 30,000	19,553,338.20	17,169,890.60	27.76%	30.54%	36,723,228.80	29.00%	
>30,000 - 40,000	16,561,296.10	9,479,401.05	23.51%	16.86%	26,040,697.15	20.56%	
>40,000 - 50,000	12,214,161.65	5,394,268.00	17.34%	9.60%	17,608,429.65	13.90%	
>50,000 - 75,000	9,445,282.60	3,945,446.25	13.41%	7.02%	13,390,728.85	10.57%	
>75,000 - 100,000	790,480.35	1,244,732.70	1.12%	2.21%	2,035,213.05	1.61%	
>100,000 - 150,000	323,816.20	583,565.40	0.46%	1.04%	907,381.60	0.72%	
>150,000	70,566.40	-	0.10%	0.00%	70,566.40	0.06%	
Total	70,437,498.10	56,212,615.80	100.00%	100.00%	126,650,113.90	100.00%	



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	9,051,977.85	2,284,278.65	4.46%	3.62%	1,368	368	14.91%	14.02%
>10,000 - 20,000	50,493,075.90	12,994,055.74	24.88%	20.59%	3,351	864	36.53%	32.91%
>20,000 - 30,000	60,302,232.76	17,122,907.10	29.72%	27.14%	2,453	699	26.74%	26.63%
>30,000 - 40,000	38,850,511.62	12,188,036.71	19.14%	19.32%	1,131	352	12.33%	13.41%
>40,000 - 50,000	24,144,097.54	8,288,696.02	11.90%	13.14%	542	187	5.91%	7.12%
>50,000 - 75,000	17,131,327.48	7,643,731.25	8.44%	12.11%	296	128	3.23%	4.88%
>75,000 - 100,000	2,142,568.79	1,714,753.59	1.06%	2.72%	25	20	0.27%	0.76%
>100,000 - 150,000	817,888.51	697,369.82	0.40%	1.11%	7	6	0.08%	0.23%
>150,000	-	166,045.79	0.00%	0.26%	-	1	0.00%	0.04%
Total	202,933,680.45	63,099,874.67	100.00%	100.00%	9,173	2,625	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	3,153,831.10	666,678.50	3.12%	2.60%	3,820,509.60	3.02%
>10,000 - 20,000	21,838,291.70	4,215,067.10	21.62%	16.45%	26,053,358.80	20.57%
>20,000 - 30,000	30,223,134.20	6,500,094.60	29.92%	25.37%	36,723,228.80	29.00%
>30,000 - 40,000	20,873,388.25	5,167,308.90	20.66%	20.17%	26,040,697.15	20.56%
>40,000 - 50,000	13,649,041.75	3,959,387.90	13.51%	15.45%	17,608,429.65	13.90%
>50,000 - 75,000	9,672,499.55	3,718,229.30	9.57%	14.51%	13,390,728.85	10.57%
>75,000 - 100,000	1,129,064.15	906,148.90	1.12%	3.54%	2,035,213.05	1.61%
>100,000 - 150,000	488,161.55	419,220.05	0.48%	1.64%	907,381.60	0.72%
>150,000	-	70,566.40	0.00%	0.28%	70,566.40	0.06%
Total	101,027,412.25	25,622,701.65	100.00%	100.00%	126,650,113.90	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	19,299,246.29	973,217.45	7.25%	0.77%	1,470	12.46%
>1,000 - 5,000	33,587,087.06	8,893,108.05	12.63%	7.02%	2,608	22.11%
>5,000 - 10,000	50,496,387.05	20,897,835.85	18.98%	16.50%	2,708	22.95%
>10,000 - 20,000	85,940,547.98	47,016,599.75	32.30%	37.12%	3,270	27.72%
>20,000 - 30,000	47,539,285.20	29,567,737.25	17.87%	23.35%	1,232	10.44%
>30,000 - 40,000	19,788,648.44	13,004,143.75	7.44%	10.27%	382	3.24%
>40,000 - 50,000	5,514,811.72	3,770,505.10	2.07%	2.98%	87	0.74%
>50,000	3,867,541.38	2,526,966.70	1.45%	2.00%	41	0.35%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%

Residual Value - Poolcut (New versus Used)								
Residual Value - Poolcut (New/Used)	Agg. Outstanding (New)	Agg. Outstanding (Used)	% of Balance (New)	% of Balance (Used)	Number of Lease Agreements (New)	Number of Lease Agreements (Used)	% of Nr Agreement (New)	% of Nr Agreement (Used)
	CHF	CHF			#	#		
>0 - 1,000	10,664,751.51	8,634,494.78	7.67%	6.80%	581	889	11.18%	13.47%
>1,000 - 5,000	9,962,473.12	23,624,613.94	7.17%	18.60%	643	1,965	12.37%	29.78%
>5,000 - 10,000	19,021,865.33	31,474,521.72	13.68%	24.78%	990	1,718	19.04%	26.03%
>10,000 - 20,000	46,665,892.58	39,274,655.40	33.57%	30.92%	1,767	1,503	33.99%	22.78%
>20,000 - 30,000	32,947,973.96	14,591,311.24	23.70%	11.49%	856	376	16.46%	5.70%
>30,000 - 40,000	14,538,791.80	5,249,856.64	10.46%	4.13%	286	96	5.50%	1.45%
>40,000 - 50,000	3,867,335.32	1,647,476.40	2.78%	1.30%	62	25	1.19%	0.38%
>50,000	1,358,009.51	2,509,531.87	0.98%	1.98%	14	27	0.27%	0.41%
Total	139,027,093.13	127,006,461.99	100.00%	100.00%	5,199	6,599	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	431,351.95	541,865.50	0.61%	0.96%	973,217.45	0.77%	
>1,000 - 5,000	2,442,082.60	6,451,025.45	3.47%	11.48%	8,893,108.05	7.02%	
>5,000 - 10,000	7,821,480.15	13,076,355.70	11.10%	23.26%	20,897,835.85	16.50%	
>10,000 - 20,000	25,851,234.65	21,165,365.10	36.70%	37.65%	47,016,599.75	37.12%	
>20,000 - 30,000	20,631,390.70	8,936,346.55	29.29%	15.90%	29,567,737.25	23.35%	
>30,000 - 40,000	9,752,783.60	3,251,360.15	13.85%	5.78%	13,004,143.75	10.27%	
>40,000 - 50,000	2,667,069.45	1,103,435.65	3.79%	1.96%	3,770,505.10	2.98%	
>50,000	840,105.00	1,686,861.70	1.19%	3.00%	2,526,966.70	2.00%	
Total	70,437,498.10	56,212,615.80	100.00%	100.00%	126,650,113.90	100.00%	



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Stratification tables

Residual Value - Poolcut (continued)

Residual Value - Poolcut (Private versus Commercial)								
Residual Value - Poolcut (Private/Commercial)	Agg. Outstanding (Private)	Agg. Outstanding (Commercial)	% of Balance (Priv.)	% of Balance (Comm.)	Number of Lease Agreements (Private)	Number of Lease Agreements (Commercial)	% of Nr Agreement (Private)	% of Nr Agreement (Comm.)
	CHF	CHF			#	#		
>0 - 1,000	10,539,643.28	8,759,603.01	5.19%	13.88%	924	546	10.07%	20.80%
>1,000 - 5,000	24,305,171.32	9,281,915.74	11.98%	14.71%	1,985	623	21.64%	23.73%
>5,000 - 10,000	40,197,645.78	10,298,741.27	19.81%	16.32%	2,210	498	24.09%	18.97%
>10,000 - 20,000	68,596,963.00	17,343,584.98	33.80%	27.49%	2,668	602	29.09%	22.93%
>20,000 - 30,000	37,580,434.90	9,958,850.30	18.52%	15.78%	995	237	10.85%	9.03%
>30,000 - 40,000	15,643,016.07	4,145,632.37	7.71%	6.57%	305	77	3.32%	2.93%
>40,000 - 50,000	4,034,782.06	1,480,029.66	1.99%	2.35%	64	23	0.70%	0.88%
>50,000	2,036,024.04	1,831,517.34	1.00%	2.90%	22	19	0.24%	0.72%
Total	202,933,680.45	63,099,874.67	100.00%	100.00%	9,173	2,625	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	589,810.40	383,407.05	0.58%	1.50%	973,217.45	0.77%	
>1,000 - 5,000	6,678,879.40	2,214,228.65	6.61%	8.64%	8,893,108.05	7.02%	
>5,000 - 10,000	16,988,673.65	3,909,162.20	16.82%	15.26%	20,897,835.85	16.50%	
>10,000 - 20,000	38,421,544.40	8,595,055.35	38.03%	33.54%	47,016,599.75	37.12%	
>20,000 - 30,000	23,869,881.60	5,697,855.65	23.63%	22.24%	29,567,737.25	23.35%	
>30,000 - 40,000	10,379,454.00	2,624,689.75	10.27%	10.24%	13,004,143.75	10.27%	
>40,000 - 50,000	2,753,827.10	1,016,678.00	2.73%	3.97%	3,770,505.10	2.98%	
>50,000	1,345,341.70	1,181,625.00	1.33%	4.61%	2,526,966.70	2.00%	
Total	101,027,412.25	25,622,701.65	100.00%	100.00%	126,650,113.90	100.00%	



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	33,349.07	13,099.00	0.01%	0.01%	8	0.07%
13 - 24 months	3,419,912.02	1,608,978.55	1.29%	1.27%	427	3.62%
25 - 36 months	20,495,195.44	10,554,665.45	7.70%	8.33%	1,474	12.49%
37 - 48 months	128,870,425.83	64,878,710.25	48.44%	51.23%	5,904	50.04%
49 - 60 months	113,214,672.76	49,594,660.65	42.56%	39.16%	3,985	33.78%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	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	10,315,044.12	2,545,842.85	3.88%	2.01%	421	3.57%
7 - 12	23,991,161.82	6,538,906.30	9.02%	5.16%	1,042	8.83%
13 - 18	64,597,569.78	27,987,494.15	24.28%	22.10%	2,648	22.44%
19 - 24	119,916,330.23	63,437,156.75	45.08%	50.09%	5,160.00	43.74%
25 - 36	47,213,449.17	26,140,713.85	17.75%	20.64%	2,527.00	21.42%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	1,370,204.31	1,124,864.05	0.52%	0.89%	234	1.98%
2025	17,778,606.86	10,274,201.60	6.68%	8.11%	1,374	11.65%
2026	109,418,974.79	60,072,806.90	41.13%	47.43%	5,036	42.69%
2027	97,245,764.26	41,822,485.65	36.55%	33.02%	3,764	31.90%
2028	36,427,162.25	12,277,449.00	13.69%	9.69%	1,271	10.77%
2029	3,792,842.65	1,078,306.70	1.43%	0.85%	119	1.01%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	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%	23,071,915.68	14,088,373.85	8.67%	11.12%	961	8.15%
2.01% - 3.00%	67,154,383.30	33,742,759.05	25.24%	26.64%	2,611	22.13%
3.01% - 4.00%	35,198,391.24	18,376,540.40	13.23%	14.51%	1,300	11.02%
4.01% - 5.00%	17,863,197.26	8,855,797.35	6.71%	6.99%	703	5.96%
5.01% - 6.00%	77,440,034.94	35,256,616.65	29.11%	27.84%	3,933	33.34%
> 6.00%	45,305,632.70	16,330,026.60	17.03%	12.89%	2,290	19.41%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Stratification tables

Other stratification tables (continued)

Vehicle make						
Make	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
FORD	79,743,353.07	36,326,438.65	29.97%	28.68%	4,131	35.01%
VOLVO	61,535,529.01	32,589,897.15	23.13%	25.73%	1,885	15.98%
MAZDA	23,841,642.80	12,854,889.95	8.96%	10.15%	1,254	10.63%
MERCEDES-BENZ	18,231,113.29	8,053,045.20	6.85%	6.36%	702	5.95%
AUDI	14,225,977.81	6,659,659.75	5.35%	5.26%	544	4.61%
VW	12,104,143.20	5,143,722.75	4.55%	4.06%	609	5.16%
BMW	11,940,544.97	5,602,134.50	4.49%	4.42%	476	4.03%
SKODA	5,090,007.83	2,564,575.85	1.91%	2.02%	249	2.11%
PORSCHE	4,399,280.52	2,298,978.70	1.65%	1.82%	101	0.86%
LAND ROVER	3,299,863.31	1,484,776.25	1.24%	1.17%	106	0.90%
SEAT	2,371,300.33	1,043,443.95	0.89%	0.82%	136	1.15%
HYUNDAI	2,366,345.63	929,874.50	0.89%	0.73%	121	1.03%
PEUGEOT	2,251,282.11	890,023.40	0.85%	0.70%	134	1.14%
JEEP	2,131,234.28	926,221.30	0.80%	0.73%	100	0.85%
CUPRA	2,096,542.79	1,106,458.40	0.79%	0.87%	80	0.68%
FIAT	2,082,107.45	869,990.70	0.78%	0.69%	154	1.31%
RENAULT	1,711,804.33	554,097.65	0.64%	0.44%	113	0.96%
ALFA ROMEO	1,501,483.46	679,692.35	0.56%	0.54%	65	0.55%
TOYOTA	1,439,856.68	537,974.65	0.54%	0.42%	81	0.69%
HARLEY-DAVIDSON	1,417,236.31	706,963.80	0.53%	0.56%	108	0.92%
Other	12,252,905.94	4,827,254.45	4.61%	3.81%	649	5.50%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	33,632,349.91	15,990,593.90	12.64%	12.63%	1,420	12.04%
VD	32,367,187.25	14,533,868.10	12.17%	11.48%	1,518	12.87%
BE	29,636,445.37	14,857,522.40	11.14%	11.73%	1,331	11.28%
AG	25,536,885.84	11,952,406.95	9.60%	9.44%	1,164	9.87%
VS	16,953,229.33	7,878,291.55	6.37%	6.22%	739	6.26%
FR	16,859,888.34	7,908,615.10	6.34%	6.24%	745	6.31%
TI	14,957,562.26	7,615,664.10	5.62%	6.01%	661	5.60%
SG	13,023,331.88	6,297,044.55	4.90%	4.97%	580	4.92%
LU	10,577,598.08	5,184,725.05	3.98%	4.09%	467	3.96%
GE	10,223,169.08	4,699,734.90	3.84%	3.71%	466	3.95%
SO	9,983,069.22	4,681,038.60	3.75%	3.70%	449	3.81%
TG	9,798,911.99	4,585,010.95	3.68%	3.62%	458	3.88%
BL	8,462,719.14	4,051,663.15	3.18%	3.20%	355	3.01%
NE	7,163,466.02	3,408,641.25	2.69%	2.69%	323	2.74%
ZG	4,988,267.91	2,492,118.75	1.88%	1.97%	186	1.58%
SZ	4,461,887.84	2,098,441.20	1.68%	1.66%	183	1.55%
GR	3,880,148.58	1,873,990.80	1.46%	1.48%	152	1.29%
SH	2,951,959.11	1,467,035.45	1.11%	1.16%	123	1.04%
BS	2,925,224.00	1,411,015.35	1.10%	1.11%	122	1.03%
JU	2,838,836.92	1,325,186.65	1.07%	1.05%	142	1.20%
GL	1,087,370.48	463,153.60	0.41%	0.37%	51	0.43%
NW	1,055,964.90	505,656.30	0.40%	0.40%	49	0.42%
AR	923,248.60	483,188.95	0.35%	0.38%	41	0.35%
UR	771,485.85	419,565.45	0.29%	0.33%	34	0.29%
OW	763,609.15	351,324.95	0.29%	0.28%	31	0.26%
AI	150,696.77	76,547.15	0.06%	0.06%	6	0.05%
FL	59,041.30	38,068.75	0.02%	0.03%	2	0.02%
Total	266,033,555.12	126,650,113.90	100.00%	100.00%	11,798	100.00%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

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	225,254.60	3,714.00	0.08%	0.00%	4	0.03%
Customer 2	166,045.79	70,566.40	0.06%	0.06%	1	0.01%
Customer 3	160,015.73	41,782.75	0.06%	0.03%	2	0.02%
Customer 4	144,708.34	4,628.80	0.05%	0.00%	3	0.03%
Customer 5	137,006.23	66,529.25	0.05%	0.05%	6	0.05%
Customer 6	136,820.92	92,850.50	0.05%	0.07%	1	0.01%
Customer 7	135,386.25	75,773.60	0.05%	0.06%	2	0.02%
Customer 8	134,567.67	56,638.85	0.05%	0.04%	5	0.04%
Customer 9	132,581.18	96,564.55	0.05%	0.08%	1	0.01%
Customer 10	131,004.51	75,914.50	0.05%	0.06%	5	0.04%
Customer 11	129,699.99	59,888.55	0.05%	0.05%	3	0.03%
Customer 12	121,026.38	60,120.70	0.05%	0.05%	1	0.01%
Customer 13	118,797.76	56,949.90	0.04%	0.04%	3	0.03%
Customer 14	118,402.86	83,565.45	0.04%	0.07%	1	0.01%
Customer 15	117,135.29	51,996.30	0.04%	0.04%	3	0.03%
Customer 16	116,277.26	62,116.95	0.04%	0.05%	3	0.03%
Customer 17	115,710.68	74,280.40	0.04%	0.06%	1	0.01%
Customer 18	115,369.33	87,279.50	0.04%	0.07%	1	0.01%
Customer 19	112,395.31	57,567.30	0.04%	0.05%	1	0.01%
Customer 20	111,412.28	85,886.70	0.04%	0.07%	1	0.01%
Total	2,679,618.36	1,264,614.95	1.01%	1.00%	48	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	3,028,854.21	1,732,957.10	1.14%	1.37%	92	0.78%
Dealer 2	5,809,541.80	1,703,894.15	2.18%	1.35%	256	2.17%
Dealer 3	2,509,982.79	1,465,896.30	0.94%	1.16%	79	0.67%
Dealer 4	2,750,112.53	1,383,357.30	1.03%	1.09%	108	0.92%
Dealer 5	2,275,155.14	1,282,175.35	0.86%	1.01%	72	0.61%
Dealer 6	2,451,414.15	1,221,830.70	0.92%	0.96%	121	1.03%
Dealer 7	2,163,769.12	1,184,215.65	0.81%	0.94%	67	0.57%
Dealer 8	2,122,353.45	1,151,603.55	0.80%	0.91%	76	0.64%
Dealer 9	2,074,319.91	1,123,696.70	0.78%	0.89%	90	0.76%
Dealer 10	1,870,833.92	1,116,318.20	0.70%	0.88%	73	0.62%
Dealer 11	2,298,982.27	1,050,873.45	0.86%	0.83%	79	0.67%
Dealer 12	1,924,220.85	1,033,020.45	0.72%	0.82%	100	0.85%
Dealer 13	2,603,665.43	977,290.05	0.98%	0.77%	126	1.07%
Dealer 14	2,270,854.15	966,605.35	0.85%	0.76%	108	0.92%
Dealer 15	1,656,084.86	954,047.40	0.62%	0.75%	55	0.47%
Dealer 16	1,806,142.50	947,586.10	0.68%	0.75%	85	0.72%
Dealer 17	2,075,664.77	889,266.90	0.78%	0.70%	65	0.55%
Dealer 18	2,216,682.27	863,358.95	0.83%	0.68%	114	0.97%
Dealer 19	1,790,141.44	841,341.50	0.67%	0.66%	80	0.68%
Dealer 20	1,423,268.65	840,692.20	0.53%	0.66%	41	0.35%
Total	47,122,044.21	22,730,027.35	17.71%	17.95%	1,887	15.99%



Auto lease-now 2023-1 AG

Current period : 01/07/2024 to 31/07/2024

Previous period : 01/06/2024 to 30/06/2024

Contact information

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