



Auto lease-now 2023-1 AG

Monthly Investor Report

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Auto lease-now 2023-1 AG

Current period : 01/02/2024 to 29/02/2024

Previous period : 01/01/2024 to 31/01/2024

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Previous period : 01/01/2024 to 31/01/2024

Parties & Counterparty credit ratings

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

Counterparties credit ratings

Role	Party	DBRS				Fitch				Moody's			
		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	Credit Suisse (Schweiz) AG	Private	Private	Private	Private	F1	A	F1	A				



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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	01/02/2024 to 29/02/2024
Revolving Period	23/05/2023 - 22/02/2026
Calculation Date	15/03/2024
Monthly Payment Date	23/03/2024
Interest Payment Date	23/02/2024
Next Interest Payment Date	24/02/2025
Interest Calculation Period	23/02/2024 - 24/02/2025
Last day of the Determination Period	29/02/2024

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	-	-	-
Cash Reserve Account	3'724'864.58	3'724'864.58	3'724'864.58
Cash Reserve Required Amount	3'724'864.58	3'724'864.58	3'724'864.58
Replenishment Ledger	-	9'538.62	19'954.86
Subordinated Loan Ledger	-	60'065.59	421'724.55
VAT Ledger	-	-	-
Deposit Ledger	493'926.65	604'046.73	620'196.73

Additional Notes Information

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



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Replenishment Criteria

Replenishment Criteria

	Threshold value	Current value	Outcome
a) the Outstanding Balance of Purchased Lease Assets relating to Used Vehicle Lease Agreement does not exceed 50.00 per cent. of the aggregate Outstanding Balance of all Purchased Lease Assets;	50%	48.38%	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%	23.55%	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%	8.14%	PASS
d) the weighted-average yield of all Purchased Leases Assets would not be less than 3.90 per cent.;	3.90%	4.24%	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%	46.54%	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%	0.07%	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%	1.05%	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%	29.68%	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%	0.31%	PASS
(ii) 2.20 per cent. for any Purchase Date falling on or before the end of the Revolving Period but no less than twelve (12) months after the Initial Purchase Date;	2.20%	0.00%	PASS
(ii) 3.00 per cent. for any Purchase Date falling on or before the Purchase Date falling twenty-four (24) months after the Initial Purchase Date but before the end of the Revolving Period;	3%	0.00%	PASS
(b) on two (2) consecutive Purchase Dates, the Delinquency Percentage exceed 2.00 per cent.; or	2.0%	0.32%	PASS
(c) on two (2) consecutive Purchase Dates, the amount standing to the credit of the Replenishment Ledger, following the satisfaction of the payments, transfers and provisions to be made on such Payment Date, exceeds 10.00 per cent. of the aggregate Outstanding Balance of the Purchased Lease Assets.	10%	0.0%	PASS



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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>	60'065.59
(iii)	<i>any Collections collected or received, as the case may be, during the immediately preceding Determination Period;</i>	8'063'414.37
(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 **11'848'344.56**

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 **11'848'344.56**



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Pre-Enforcement - Priority of Payments

Available Distribution Amount:		11'848'344.56
	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;	(359.80)	11'847'984.76
(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	(590'451.38)	11'257'533.38
	<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;	-	11'257'533.38
(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)	11'256'542.46
(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)	11'252'668.88
(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)	10'719'200.13
(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;	(3'724'864.60)	6'994'335.53
(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;	(6'572'610.98)	421'724.55
(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;	-	421'724.55
(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	-	421'724.55
(j)	<i>tenth</i> , to credit any remaining amounts to the Subordinated Loan Ledger.	-	421'724.55



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Monthly Portfolio and Performance Report

Pool Information

Outstanding Lease Pool

The portfolio	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance at beginning of period		266'031'787.48	266'052'217.04
Outstanding balance at end of period before repurchases / replenishment	-	259'912'180.24	259'479'606.06
(-) Repurchases	-	-	-
(+) Replenishments	-	6'140'036.80	6'562'194.74
Outstanding balance at end of period after repurchases / replenishment	266'061'755.66	266'052'217.04	266'041'800.80

Deposits

Notes information	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Outstanding balance of deposits at beginning of period		584'631.13	604'046.73
(-) Movements in period	-	(1'961.40)	(5'100.00)
Outstanding balance of deposits at end of period before repurchases / replenishment	-	582'669.73	598'946.73
(-) Deposits from repurchases	-	-	-
(+) Deposits from replenishments	-	21'377.00	21'250.00
Outstanding balance of deposits at end of period after repurchases / replenishment	493'926.65	604'046.73	620'196.73

Status of Assets

Status of Assets - Amount	Closing Period (Inception)	Previous Period	Current Period
	CHF	CHF	CHF
Current contracts	-	259'188'642.48	258'644'672.35
Delinquent contracts (> 30 days)	-	723'537.76	834'933.71
Total contracts - amount	-	259'912'180.24	259'479'606.06

Status of Assets - number of contracts	Closing Period (Inception)	Previous Period	Current Period
	#	#	#
Current contracts	-	10'399	10'557
Delinquent contracts (> 30 days)	-	29	36
Total contracts - number	-	10'428	10'593

Defaulted assets

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Defaulted Assets	-	210'109.85	210'109.85
Total Assets	-	210'109.85	210'109.85

Cumulative		Amount	Percentage
		CHF	
Defaulted Assets		814'416.65	0.25%
Total Assets	-	814'416.65	0.25%

Recoveries

	Inception	Previous Period	Current Period
	CHF	CHF	CHF
Recoveries	-	-	-
Total Assets	-	-	-

Cumulative		Amount	Percentage
		CHF	
Recoveries		119'673.90	15%
Total Assets	-	119'673.90	15%



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Monthly Delinquencies Report

Pool Information

Delinquencies

From	Until	Amount (CHF)	% of Total	Number of Leases (#)	% of Total
Current performing balance of receivables		255'958'391.37	98.64%	10'464	98.78%
1 day	30 Days	2'686'280.98	1.04%	93	0.88%
31 days	60 Days	542'892.80	0.21%	21	0.20%
61 days	90 Days	292'040.91	0.11%	15	0.14%
Total		259'479'606.06	100.00%	10'593	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	-	-	-	0.00%	0%
Period 11	-	-	-	0.00%	0%
Period 12	-	-	-	0.00%	0%



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Stratification tables

Customer Type						
Customer Type	Aggregate Outstanding Balance	Residual Value	% of Balance	% of Residual Value	Number of Lease Agreements	% of Lease Agreements
	CHF	CHF			#	
Private	203'394'160.20	99'059'290.45	76.45%	80.00%	8'474	77.93%
Commercial	62'647'640.60	24'757'502.90	23.55%	20.00%	2'400	22.07%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	178'825'202.31	86'700'560.20	67.22%	70.02%	7'856	72.25%
Non-CCA	87'216'598.49	37'116'233.15	32.78%	29.98%	3'018	27.75%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	137'319'280.83	68'653'934.95	51.62%	55.45%	4'764	43.81%
Used	128'722'519.97	55'162'858.40	48.38%	44.55%	6'110	56.19%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	96'316'882.98	52'305'653.50	36.20%	42.24%	3'331	30.63%
Used	107'077'277.22	46'753'636.95	40.25%	37.76%	5'143	47.30%
Total	203'394'160.20	99'059'290.45	76.45%	80.00%	8'474	77.93%

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	41'002'397.85	16'348'281.45	15.41%	13.20%	1'433	13.18%
Used	21'645'242.75	8'409'221.45	8.14%	6.79%	967	8.89%
Total	62'647'640.60	24'757'502.90	23.55%	20.00%	2'400	22.07%

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	225'196'400.34	108'704'384.80	84.65%	87.79%	8'998	82.75%
Light commercial vehicle	39'111'082.20	14'282'232.15	14.70%	11.53%	1'751	16.10%
Motorbike	1'734'318.26	830'176.40	0.65%	0.67%	125	1.15%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	30'519'072.88	10'731'927.50	11.47%	8.67%	2'896	26.63%
>20,000 - 30,000	63'028'515.44	27'091'879.50	23.69%	21.88%	3'265	30.03%
>30,000 - 40,000	62'145'740.65	29'272'053.90	23.36%	23.64%	2'245	20.65%
>40,000 - 50,000	43'742'090.20	21'850'510.70	16.44%	17.65%	1'216	11.18%
>50,000 - 75,000	51'579'013.87	27'023'344.80	19.39%	21.83%	1'058	9.73%
>75,000 - 100,000	10'734'737.12	5'575'322.90	4.03%	4.50%	153	1.41%
>100,000 - 150,000	3'619'438.88	1'929'367.80	1.36%	1.56%	36	0.33%
>150,000	673'191.76	342'386.25	0.25%	0.28%	5	0.05%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	100.00%



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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	7'079'044.51	23'440'028.37	5.16%	18.21%	593	2'303	12.45%	37.69%
>20,000 - 30,000	27'170'961.81	35'857'553.63	19.79%	27.86%	1'410	1'855	29.60%	30.36%
>30,000 - 40,000	31'899'894.22	30'245'846.43	23.23%	23.50%	1'163	1'082	24.41%	17.71%
>40,000 - 50,000	26'603'309.33	17'138'780.87	19.37%	13.31%	742	474	15.58%	7.76%
>50,000 - 75,000	36'603'354.41	14'975'659.46	26.66%	11.63%	749	309	15.72%	5.06%
>75,000 - 100,000	6'527'853.59	4'206'883.53	4.75%	3.27%	93	60	1.95%	0.98%
>100,000 - 150,000	1'303'330.22	2'316'108.66	0.95%	1.80%	13	23	0.27%	0.38%
>150,000	131'532.74	541'659.02	0.10%	0.42%	1	4	0.02%	0.07%
Total	137'319'280.83	128'722'519.97	100.00%	100.00%	4'764	6'110	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	2'909'611.25	7'822'316.25	4.24%	14.18%	10'731'927.50	8.67%
>20,000 - 30,000	12'576'518.20	14'515'361.30	18.32%	26.31%	27'091'879.50	21.88%
>30,000 - 40,000	16'001'122.55	13'270'931.35	23.31%	24.06%	29'272'053.90	23.64%
>40,000 - 50,000	13'746'726.75	8'103'783.95	20.02%	14.69%	21'850'510.70	17.65%
>50,000 - 75,000	19'340'462.45	7'682'882.35	28.17%	13.93%	27'023'344.80	21.83%
>75,000 - 100,000	3'376'520.60	2'198'802.30	4.92%	3.99%	5'575'322.90	4.50%
>100,000 - 150,000	642'852.45	1'286'515.35	0.94%	2.33%	1'929'367.80	1.56%
>150,000	60'120.70	282'265.55	0.09%	0.51%	342'386.25	0.28%
Total	68'653'934.95	55'162'858.40	100.00%	100.00%	123'816'793.35	100.00%



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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	25'041'174.23	5'477'898.65	12.31%	8.74%	2'363	533	27.89%	22.21%
>20,000 - 30,000	50'744'436.02	12'284'079.42	24.95%	19.61%	2'605	660	30.74%	27.50%
>30,000 - 40,000	48'258'359.20	13'887'381.45	23.73%	22.17%	1'719	526	20.29%	21.92%
>40,000 - 50,000	33'648'151.24	10'093'938.96	16.54%	16.11%	924	292	10.90%	12.17%
>50,000 - 75,000	36'871'256.82	14'707'757.05	18.13%	23.48%	748	310	8.83%	12.92%
>75,000 - 100,000	6'251'439.91	4'483'297.21	3.07%	7.16%	90	63	1.06%	2.63%
>100,000 - 150,000	2'184'854.46	1'434'584.42	1.07%	2.29%	22	14	0.26%	0.58%
>150,000	394'488.32	278'703.44	0.19%	0.44%	3	2	0.04%	0.08%
Total	203'394'160.20	62'647'640.60	100.00%	100.00%	8'474	2'400	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	9'082'437.60	1'649'489.90	9.17%	6.66%	10'731'927.50	8.67%
>20,000 - 30,000	22'881'177.85	4'210'701.65	23.10%	17.01%	27'091'879.50	21.88%
>30,000 - 40,000	24'140'572.10	5'131'481.80	24.37%	20.73%	29'272'053.90	23.64%
>40,000 - 50,000	17'764'926.05	4'085'584.65	17.93%	16.50%	21'850'510.70	17.65%
>50,000 - 75,000	20'446'169.65	6'577'175.15	20.64%	26.57%	27'023'344.80	21.83%
>75,000 - 100,000	3'347'208.60	2'228'114.30	3.38%	9.00%	5'575'322.90	4.50%
>100,000 - 150,000	1'175'118.00	754'249.80	1.19%	3.05%	1'929'367.80	1.56%
>150,000	221'680.60	120'705.65	0.22%	0.49%	342'386.25	0.28%
Total	99'059'290.45	24'757'502.90	100.00%	100.00%	123'816'793.35	100.00%



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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	8'653'427.55	2'720'334.10	3.25%	2.20%	1'295	11.91%
>10,000 - 20,000	54'324'538.96	20'865'497.65	20.42%	16.85%	3'556	32.70%
>20,000 - 30,000	75'130'994.85	34'175'496.05	28.24%	27.60%	3'041	27.97%
>30,000 - 40,000	54'256'800.18	26'911'371.55	20.39%	21.73%	1'579	14.52%
>40,000 - 50,000	35'329'936.35	18'618'660.85	13.28%	15.04%	792	7.28%
>50,000 - 75,000	31'039'648.00	16'617'561.15	11.67%	13.42%	532	4.89%
>75,000 - 100,000	4'749'330.10	2'531'291.65	1.79%	2.04%	57	0.52%
>100,000 - 150,000	2'557'124.81	1'376'580.35	0.96%	1.11%	22	0.20%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	1'341'117.34	7'312'310.21	0.98%	5.68%	191	1'104	4.01%	18.07%
>10,000 - 20,000	20'286'994.38	34'037'544.58	14.77%	26.44%	1'277	2'279	26.81%	37.30%
>20,000 - 30,000	36'423'329.44	38'707'665.41	26.52%	30.07%	1'465	1'576	30.75%	25.79%
>30,000 - 40,000	30'819'809.60	23'436'990.58	22.44%	18.21%	893	686	18.74%	11.23%
>40,000 - 50,000	23'428'563.11	11'901'373.24	17.06%	9.25%	525	267	11.02%	4.37%
>50,000 - 75,000	22'000'893.37	9'038'754.63	16.02%	7.02%	379	153	7.96%	2.50%
>75,000 - 100,000	2'216'720.24	2'532'609.86	1.61%	1.97%	27	30	0.57%	0.49%
>100,000 - 150,000	801'853.35	1'755'271.46	0.58%	1.36%	7	15	0.15%	0.25%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	137'319'280.83	128'722'519.97	100.00%	100.00%	4'764	6'110	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	518'176.75	2'202'157.35	0.75%	3.99%	2'720'334.10	2.20%
>10,000 - 20,000	8'362'016.15	12'503'481.50	12.18%	22.67%	20'865'497.65	16.85%
>20,000 - 30,000	17'666'817.20	16'508'678.85	25.73%	29.93%	34'175'496.05	27.60%
>30,000 - 40,000	16'095'517.40	10'815'854.15	23.44%	19.61%	26'911'371.55	21.73%
>40,000 - 50,000	12'603'345.80	6'015'315.05	18.36%	10.90%	18'618'660.85	15.04%
>50,000 - 75,000	11'906'342.90	4'711'218.25	17.34%	8.54%	16'617'561.15	13.42%
>75,000 - 100,000	1'080'409.50	1'450'882.15	1.57%	2.63%	2'531'291.65	2.04%
>100,000 - 150,000	421'309.25	955'271.10	0.61%	1.73%	1'376'580.35	1.11%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	68'653'934.95	55'162'858.40	100.00%	100.00%	123'816'793.35	100.00%



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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	6'942'662.02	1'710'765.53	3.41%	2.73%	1'030	265	12.15%	11.04%
>10,000 - 20,000	43'139'151.13	11'185'387.83	21.21%	17.85%	2'822	734	33.30%	30.58%
>20,000 - 30,000	58'459'598.51	16'671'396.34	28.74%	26.61%	2'371	670	27.98%	27.92%
>30,000 - 40,000	42'802'851.54	11'453'948.64	21.04%	18.28%	1'246	333	14.70%	13.88%
>40,000 - 50,000	25'698'936.98	9'630'999.37	12.64%	15.37%	576	216	6.80%	9.00%
>50,000 - 75,000	22'428'248.90	8'611'399.10	11.03%	13.75%	387	145	4.57%	6.04%
>75,000 - 100,000	2'628'113.04	2'121'217.06	1.29%	3.39%	31	26	0.37%	1.08%
>100,000 - 150,000	1'294'598.08	1'262'526.73	0.64%	2.02%	11	11	0.13%	0.46%
>150,000	-	-	0.00%	0.00%	-	-	0.00%	0.00%
Total	203'394'160.20	62'647'640.60	100.00%	100.00%	8'474	2'400	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	2'232'448.30	487'885.80	2.25%	1.97%	2'720'334.10	2.20%
>10,000 - 20,000	17'524'148.45	3'341'349.20	17.69%	13.50%	20'865'497.65	16.85%
>20,000 - 30,000	28'045'153.00	6'130'343.05	28.31%	24.76%	34'175'496.05	27.60%
>30,000 - 40,000	22'389'823.10	4'521'548.45	22.60%	18.26%	26'911'371.55	21.73%
>40,000 - 50,000	14'207'818.95	4'410'841.90	14.34%	17.82%	18'618'660.85	15.04%
>50,000 - 75,000	12'570'914.35	4'046'646.80	12.69%	16.35%	16'617'561.15	13.42%
>75,000 - 100,000	1'367'303.70	1'163'987.95	1.38%	4.70%	2'531'291.65	2.04%
>100,000 - 150,000	721'680.60	654'899.75	0.73%	2.65%	1'376'580.35	1.11%
>150,000	-	-	0.00%	0.00%	-	0.00%
Total	99'059'290.45	24'757'502.90	100.00%	100.00%	123'816'793.35	100.00%



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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	17'139'982.86	812'425.10	6.44%	0.66%	1'267	11.65%
>1,000 - 5,000	30'914'715.22	7'621'116.45	11.62%	6.16%	2'220	20.42%
>5,000 - 10,000	46'765'530.66	18'638'621.15	17.58%	15.05%	2'404	22.11%
>10,000 - 20,000	87'839'040.11	46'099'149.15	33.02%	37.23%	3'190	29.34%
>20,000 - 30,000	51'123'321.12	30'353'340.50	19.22%	24.51%	1'260	11.59%
>30,000 - 40,000	21'808'672.93	13'623'203.95	8.20%	11.00%	398	3.66%
>40,000 - 50,000	6'330'633.99	4'083'010.25	2.38%	3.30%	93	0.86%
>50,000	4'119'903.91	2'585'926.80	1.55%	2.09%	42	0.39%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	8'687'255.75	8'452'727.11	6.33%	6.57%	462	805	9.70%	13.18%
>1,000 - 5,000	8'717'569.95	22'197'145.27	6.35%	17.24%	520	1'700	10.92%	27.82%
>5,000 - 10,000	16'405'544.36	30'359'986.30	11.95%	23.59%	832	1'572	17.46%	25.73%
>10,000 - 20,000	47'443'568.97	40'395'471.14	34.55%	31.38%	1'719	1'471	36.08%	24.08%
>20,000 - 30,000	34'607'649.97	16'515'671.15	25.20%	12.83%	859	401	18.03%	6.56%
>30,000 - 40,000	15'986'949.77	5'821'723.16	11.64%	4.52%	296	102	6.21%	1.67%
>40,000 - 50,000	4'204'812.74	2'125'821.25	3.06%	1.65%	63	30	1.32%	0.49%
>50,000	1'265'929.32	2'853'974.59	0.92%	2.22%	13	29	0.27%	0.47%
Total	137'319'280.83	128'722'519.97	100.00%	100.00%	4'764	6'110	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	331'123.00	481'302.10	0.48%	0.87%	812'425.10	0.66%	
>1,000 - 5,000	1'998'322.25	5'622'794.20	2.91%	10.19%	7'621'116.45	6.16%	
>5,000 - 10,000	6'629'031.65	12'009'589.50	9.66%	21.77%	18'638'621.15	15.05%	
>10,000 - 20,000	25'238'716.95	20'860'432.20	36.76%	37.82%	46'099'149.15	37.23%	
>20,000 - 30,000	20'764'478.55	9'588'861.95	30.25%	17.38%	30'353'340.50	24.51%	
>30,000 - 40,000	10'171'097.35	3'452'106.60	14.82%	6.26%	13'623'203.95	11.00%	
>40,000 - 50,000	2'751'626.60	1'331'383.65	4.01%	2.41%	4'083'010.25	3.30%	
>50,000	769'538.60	1'816'388.20	1.12%	3.29%	2'585'926.80	2.09%	
Total	68'653'934.95	55'162'858.40	100.00%	100.00%	123'816'793.35	100.00%	



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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	8'886'127.52	8'253'855.34	4.37%	13.18%	787	480	9.29%	20.00%
>1,000 - 5,000	22'176'278.01	8'738'437.21	10.90%	13.95%	1'681	539	19.84%	22.46%
>5,000 - 10,000	37'140'835.65	9'624'695.01	18.26%	15.36%	1'958	446	23.11%	18.58%
>10,000 - 20,000	70'102'185.87	17'736'854.24	34.47%	28.31%	2'609	581	30.79%	24.21%
>20,000 - 30,000	40'943'399.99	10'179'921.13	20.13%	16.25%	1'029	231	12.14%	9.63%
>30,000 - 40,000	17'103'746.50	4'704'926.43	8.41%	7.51%	317	81	3.74%	3.38%
>40,000 - 50,000	4'684'942.26	1'645'691.73	2.30%	2.63%	69	24	0.81%	1.00%
>50,000	2'356'644.40	1'763'259.51	1.16%	2.81%	24	18	0.28%	0.75%
Total	203'394'160.20	62'647'640.60	100.00%	100.00%	8'474	2'400	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	482'834.15	329'590.95	0.49%	1.33%	812'425.10	0.66%	
>1,000 - 5,000	5'683'521.35	1'937'595.10	5.74%	7.83%	7'621'116.45	6.16%	
>5,000 - 10,000	15'131'078.65	3'507'542.50	15.27%	14.17%	18'638'621.15	15.05%	
>10,000 - 20,000	37'713'961.50	8'385'187.65	38.07%	33.87%	46'099'149.15	37.23%	
>20,000 - 30,000	24'765'041.80	5'588'298.70	25.00%	22.57%	30'353'340.50	24.51%	
>30,000 - 40,000	10'788'077.80	2'835'126.15	10.89%	11.45%	13'623'203.95	11.00%	
>40,000 - 50,000	3'019'907.00	1'063'103.25	3.05%	4.29%	4'083'010.25	3.30%	
>50,000	1'474'868.20	1'111'058.60	1.49%	4.49%	2'585'926.80	2.09%	
Total	99'059'290.45	24'757'502.90	100.00%	100.00%	123'816'793.35	100.00%	



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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	58'442.72	16'362.10	0.02%	0.01%	11	0.10%
13 - 24 months	3'723'970.29	1'811'903.95	1.40%	1.46%	426	3.92%
25 - 36 months	21'624'439.33	10'553'577.05	8.13%	8.52%	1'346	12.38%
37 - 48 months	130'798'798.83	63'870'639.05	49.16%	51.58%	5'478	50.38%
49 - 60 months	109'836'149.63	47'564'311.20	41.29%	38.42%	3'613	33.23%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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	8'787'283.20	2'152'836.30	3.30%	1.74%	373	3.43%
7 - 12	39'738'924.28	15'183'480.35	14.94%	12.26%	1'494	13.74%
13 - 18	144'826'111.05	69'548'972.15	54.44%	56.17%	5'630	51.77%
19 - 24	64'870'640.06	32'813'916.30	24.38%	26.50%	2'895.00	26.62%
25 - 36	7'818'842.21	4'117'588.25	2.94%	3.33%	482.00	4.43%
37 - 48	-	-	0.00%	0.00%	-	0.00%
49 - 60	-	-	0.00%	0.00%	-	0.00%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	100.00%



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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			#	
2023	1'244.50	-	0.00%	0.00%	1	0.01%
2024	2'601'817.94	1'592'201.00	0.98%	1.29%	337	3.10%
2025	20'588'131.55	10'620'418.15	7.74%	8.58%	1'337	12.30%
2026	120'828'357.24	61'897'055.10	45.42%	49.99%	4'994	45.93%
2027	96'349'680.70	40'632'376.00	36.22%	32.82%	3'393	31.20%
2028	25'675'057.87	9'074'743.10	9.65%	7.33%	812	7.47%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	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%	25'046'822.58	14'391'851.95	9.41%	11.62%	964	8.87%
2.01% - 3.00%	66'936'953.76	33'037'255.95	25.16%	26.68%	2'402	22.09%
3.01% - 4.00%	35'911'217.34	18'218'320.05	13.50%	14.71%	1'260	11.59%
4.01% - 5.00%	18'707'388.22	8'914'388.65	7.03%	7.20%	693	6.37%
5.01% - 6.00%	80'611'083.68	35'136'723.05	30.30%	28.38%	3'789	34.84%
> 6.00%	38'828'335.22	14'118'253.70	14.59%	11.40%	1'766	16.24%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	100.00%



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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	78'961'329.61	35'246'389.85	29.68%	28.47%	3'809	35.03%
VOLVO	60'633'311.33	31'573'234.90	22.79%	25.50%	1'719	15.81%
MAZDA	24'697'665.98	12'802'371.65	9.28%	10.34%	1'194	10.98%
MERCEDES-BENZ	18'452'987.37	7'881'374.95	6.94%	6.37%	645	5.93%
AUDI	14'563'592.61	6'647'905.45	5.47%	5.37%	512	4.71%
BMW	12'580'468.45	5'707'573.90	4.73%	4.61%	453	4.17%
VW	11'960'658.45	4'940'479.95	4.50%	3.99%	550	5.06%
SKODA	5'305'876.85	2'636'217.30	1.99%	2.13%	237	2.18%
PORSCHE	4'884'640.35	2'518'431.05	1.84%	2.03%	102	0.94%
LAND ROVER	3'371'095.10	1'437'985.55	1.27%	1.16%	99	0.91%
FIAT	2'240'188.82	908'829.85	0.84%	0.73%	149	1.37%
SEAT	2'152'453.57	928'531.45	0.81%	0.75%	112	1.03%
CUPRA	2'144'377.84	1'088'669.15	0.81%	0.88%	75	0.69%
HYUNDAI	2'143'543.80	849'755.10	0.81%	0.69%	102	0.94%
JEEP	2'141'656.79	906'509.75	0.81%	0.73%	91	0.84%
PEUGEOT	1'985'748.07	784'111.45	0.75%	0.63%	111	1.02%
RENAULT	1'591'327.63	488'181.80	0.60%	0.39%	98	0.90%
ALFA ROMEO	1'579'459.29	694'328.15	0.59%	0.56%	64	0.59%
HARLEY-DAVIDSON	1'521'917.38	736'490.30	0.57%	0.59%	109	1.00%
TOYOTA	1'359'626.74	498'968.40	0.51%	0.40%	73	0.67%
Other	11'769'874.77	4'540'453.40	4.42%	3.67%	570	5.24%
Total	266'041'800.80	123'816'793.35	100.00%	100.00%	10'874	100.00%



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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	33'748'013.36	15'602'624.95	12.69%	12.61%	1'303	11.98%
VD	31'601'630.48	13'922'383.90	11.88%	11.25%	1'359	12.50%
BE	30'020'418.96	14'790'063.20	11.29%	11.95%	1'241	11.41%
AG	25'569'056.44	11'703'044.75	9.61%	9.45%	1'065	9.80%
VS	17'340'007.10	7'940'796.65	6.52%	6.42%	695	6.39%
FR	16'725'790.95	7'666'755.65	6.29%	6.19%	684	6.29%
TI	15'361'786.19	7'637'487.35	5.78%	6.17%	623	5.73%
SG	12'978'208.17	6'039'148.85	4.88%	4.88%	543	4.99%
LU	10'395'796.76	4'999'122.05	3.91%	4.04%	437	4.02%
GE	10'067'123.12	4'543'762.00	3.78%	3.67%	422	3.88%
TG	9'966'203.26	4'446'328.45	3.75%	3.59%	431	3.96%
SO	9'914'757.88	4'521'457.15	3.73%	3.65%	407	3.74%
BL	8'389'243.07	3'960'918.15	3.15%	3.20%	325	2.99%
NE	7'279'265.85	3'387'154.45	2.74%	2.74%	302	2.78%
ZG	4'979'737.77	2'407'591.35	1.87%	1.95%	171	1.57%
SZ	4'441'446.88	2'057'066.80	1.67%	1.66%	170	1.56%
GR	3'554'487.45	1'694'834.55	1.34%	1.37%	135	1.24%
SH	3'267'584.12	1'573'398.30	1.23%	1.27%	120	1.10%
BS	3'122'271.06	1'481'960.30	1.17%	1.20%	119	1.09%
JU	2'718'891.96	1'253'860.30	1.02%	1.01%	129	1.19%
GL	1'169'181.38	474'721.90	0.44%	0.38%	51	0.47%
NW	941'849.62	448'136.50	0.35%	0.36%	44	0.40%
AR	940'968.76	483'242.35	0.35%	0.39%	36	0.33%
UR	743'627.95	392'707.50	0.28%	0.32%	32	0.29%
OW	614'315.62	290'323.15	0.23%	0.23%	23	0.21%
AI	127'934.45	59'834.05	0.05%	0.05%	5	0.05%
Total	265'979'598.61	123'778'724.60	100.00%	100.00%	10'872	100.00%



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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	181'724.02	2'785.50	0.07%	0.00%	3	0.03%
Customer 2	179'569.08	91'097.40	0.07%	0.07%	6	0.06%
Customer 3	178'701.60	41'782.75	0.07%	0.03%	2	0.02%
Customer 4	159'723.67	65'459.65	0.06%	0.05%	2	0.02%
Customer 5	153'218.68	66'529.25	0.06%	0.05%	6	0.06%
Customer 6	146'707.76	56'949.90	0.06%	0.05%	3	0.03%
Customer 7	146'494.32	92'850.50	0.06%	0.07%	1	0.01%
Customer 8	142'281.36	75'773.60	0.05%	0.06%	2	0.02%
Customer 9	138'852.90	96'564.55	0.05%	0.08%	1	0.01%
Customer 10	136'340.11	54'516.25	0.05%	0.04%	2	0.02%
Customer 11	131'532.74	60'120.70	0.05%	0.05%	1	0.01%
Customer 12	128'396.71	62'116.95	0.05%	0.05%	3	0.03%
Customer 13	127'036.61	51'996.30	0.05%	0.04%	3	0.03%
Customer 14	126'536.90	5'571.00	0.05%	0.00%	6	0.06%
Customer 15	124'211.37	83'565.45	0.05%	0.07%	1	0.01%
Customer 16	124'102.68	64'995.35	0.05%	0.05%	1	0.01%
Customer 17	122'404.19	74'280.40	0.05%	0.06%	1	0.01%
Customer 18	120'789.27	87'279.50	0.05%	0.07%	1	0.01%
Customer 19	116'995.72	85'464.20	0.04%	0.07%	5	0.05%
Customer 20	116'515.22	85'886.70	0.04%	0.07%	1	0.01%
Total	2'802'134.91	1'305'585.90	1.05%	1.05%	51	0.47%

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	3'027'990.11	1'692'204.35	1.14%	1.37%	86	0.79%
Dealer 2	5'445'819.08	1'516'506.05	2.05%	1.22%	224	2.06%
Dealer 3	2'534'576.98	1'425'243.25	0.95%	1.15%	76	0.70%
Dealer 4	2'875'415.54	1'360'466.00	1.08%	1.10%	104	0.96%
Dealer 5	2'399'561.11	1'283'234.60	0.90%	1.04%	70	0.64%
Dealer 6	2'140'197.99	1'213'161.10	0.80%	0.98%	77	0.71%
Dealer 7	2'532'261.97	1'183'304.20	0.95%	0.96%	117	1.08%
Dealer 8	2'217'482.18	1'177'910.30	0.83%	0.95%	63	0.58%
Dealer 9	2'287'266.83	1'176'645.30	0.86%	0.95%	74	0.68%
Dealer 10	2'225'752.21	1'158'300.75	0.84%	0.94%	88	0.81%
Dealer 11	2'016'355.28	1'049'766.55	0.76%	0.85%	96	0.88%
Dealer 12	2'115'530.76	1'002'802.05	0.80%	0.81%	69	0.63%
Dealer 13	1'756'010.76	982'644.25	0.66%	0.79%	54	0.50%
Dealer 14	2'549'496.96	936'711.10	0.96%	0.76%	116	1.07%
Dealer 15	1'806'677.01	919'504.85	0.68%	0.74%	80	0.74%
Dealer 16	2'097'773.51	855'283.80	0.79%	0.69%	91	0.84%
Dealer 17	1'411'253.94	824'068.45	0.53%	0.67%	38	0.35%
Dealer 18	1'508'803.36	817'887.35	0.57%	0.66%	42	0.39%
Dealer 19	1'498'939.05	815'866.35	0.56%	0.66%	68	0.63%
Dealer 20	2'243'658.00	809'968.05	0.84%	0.65%	103	0.95%
Total	46'690'822.63	22'201'478.70	17.55%	17.93%	1'736	15.96%



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