

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date 30/04/2024
Payment Date 18/05/2024
Monthly Period Apr 2024



Index

- 1 Auto Covered Bonds Outstanding
- 2 Guarantor Bank Accounts
- 3 Priority of Payments
- 4 Tests
- 5 Transaction costs
- 6 Ratings
- 7 Portfolio information
- 8 Portfolio Performance data
- 9 Original aggregate lease balance
- 10 Current aggregate lease balance
- 11 Concentration by lessee
- 12 Concentration by dealer
- 13 Geographical distribution
- 14 Object type
- 15 Delinquencies
- 16 Seasoning
- 17 Remaining term
- 18 Original term
- 19 Vehicle type
- 20 Residual value
- 20 Residual value by vehicle type
- 21 Amortisation
- 22 Contact details
- 23 Glossary

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

1. Auto Covered Bonds Outstanding

1. Detail				
Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2021-1 / CH1141700521	18-Feb-25	Not applicable	0.00%	260,000,000
2022-1 / CH1206367562	06-Feb-26	06-Feb-25	2.25%	130,000,000
2023-1 / CH1290222533	22-Nov-27	22-Nov-24	2.20%	175,000,000
2023-2 / CH1290222541	22-Nov-30	22-Nov-24	2.40%	135,000,000
Total				700,000,000

2. Payments				
Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
2021-1 / CH1141700521				
2022-1 / CH1206367562				
2023-1 / CH1290222533				
2023-2 / CH1290222541				
Total				

3. Overcollateralisation				
	Initial period		Current period	
Auto Covered Bonds	34.09%		40.00%	

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

2. Guarantor Bank Accounts

Liquidity Reserve Fund Ledger		in CHF
Liquidity Reserve Fund Required Amount		
(a) ACB interest and senior expenses due on next 3 Payment Dates	20,375.00	
(b) Accrued ACB interest since last Payment Date	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	173,202.30	
Payment due from the Subordinated Lender	-	
Liquidity Reserve Fund Excess Amount	152,827.30	

Prescribed Cash Limit		in CHF
Lease Assets balance	979,986,303.58	
Substitute Assets balance	-	
Cash balance	408,202.30	
Minimum Value of Transferred Lease Assets	920,979,608.70	
Prescribed Cash Limit Ratio	-6.36%	

General Bank Account		in CHF
Amount standing to the credit of the General Ledger	235,000.00	
Amount standing to the credit of the Guarantor Profit Ledger	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	173,202.30	
Total		

General Custody Account		in CHF
Amount standing to the credit of the General Investments Ledger	-	

Cover Pool Bank Account		in CHF
Amount standing to the credit of the Cover Pool General Ledger	-	
Amount standing to the credit of the VAT Ledger	-	
Total	-	

Cover Pool Custody Account		in CHF
Amount standing to the credit of the Cover Pool Investments Ledger	-	

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

3. Priority of Payments

Priority of Payments

	<i>Current Period</i>	<i>Previous Period</i>
1 Payments to the Tax Authority and other Creditors	371.70	-
2 Payments to the Trustee	-	-
3 Payments to the Principal Paying Agent	-	-
4 Pay Senior Expenses *	-	-
5 Liquidity Reserve Fund	-	-
6 Collateral Differential	-	-
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	-	-
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 <u>General Bank Account</u>	371.70	-

* Cash Manager, Account Bank, Corporate Services Provider, Replacement Servicer, Asset Monitor, Administration Services Provider, Servicing Facilitator

**AMAG Leasing Auto Covered Bond AG
Cover Pool Report**

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

4. Tests

Asset Coverage Test

<u>Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	754,589,453.76	888,953,360.66	
B	408,202.30	408,421.85	
C	0.00	0.00	
X	0.00	0.00	
Z	9,562,500.00	9,854,166.67	
A + B + C - (X + Z)	745,435,156.06	879,507,615.85	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	No
Asset Percentage Used	77%	77%	
Net transfer of Substitute Assets since the Cut-Off Date	0.00	0.00	
Minimum Value of Transferred Lease Assets	920,979,608.70	921,358,110.15	

Interest Coverage Test

<u>Cover Pool Revenues</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
Expected interest income (next 12 months)	30,854,716.65	30,878,234.89	
Expected expenses (next 12 months)	92,500.00	92,500.00	
A	30,762,216.65	30,785,734.89	
Auto Covered Bond Interest Due			
B	10,015,000.00	10,015,000.00	No

Amortisation Test (Not Applicable)

<u>Amortisation Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	979,986,303.58	1,154,484,883.98	
B	408,202.30	408,421.85	
C	0.00	0.00	
Z	9,562,500.00	9,854,166.67	
A + B + C - Z	970,832,005.88	1,145,039,139.16	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	No

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date 30/04/2024
Payment Date 18/05/2024
Monthly Period Apr 2024

5. Transaction costs

Senior Expenses	Current period	Previous period
Trustee	-	-
Paying agent	-	-
Cash manager	-	-
Account Bank	-	-
Corporate Servicer	-	-
Replacement Servicer	-	-
Asset Monitor	-	-
Administration Services Provider	-	-
Servicing Facilitator	-	-
[Other]	-	-

**AMAG Leasing Auto Covered Bond AG
Monthly Investor Report**

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

6. Ratings

Notes - current ratings		Fitch
Auto Covered Bonds		AAA

Transaction Parties - current ratings			Fitch
Issuer Account Bank	Zürcher Kantonalbank	long term	AAA
		short term	F1+

Transaction Parties - minimum ratings			Fitch
Issuer Account Bank	Zürcher Kantonalbank	long term	A
		short term	F1

AMAG Leasing Auto Covered Bond AG
Monthly Investor Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

7. Portfolio information

FUNDS COLLECTED DURING THE IMMEDIATELY PRECEEDING THE MONTHLY COLLECTION PERIOD	current period	previous period
Beginning of period in CHF	980,042,378.59	978,477,553.41
Scheduled principal payments	15,326,066.68	9,856,498.12
Prepayment principal	8,693,348.34	3,579,737.90
Early terminations amounts		
Other principal payments (if any)		
Total principal payments	24,019,415.02	13,436,236.02
Retransferred lease assets	5,512,732.91	5,736,738.72
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	29,476,072.92	32,810,511.39
End of Period in CHF	979,986,303.58	980,042,378.59

NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES	current period	previous period
Contractual Interest from instalments	1,945,547.98	1,921,039.21
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	1,046,190.93	989,779.23
Prepayment penalties received (if any)		
Total non principal collections (interest)	2,991,738.91	2,910,818.44

	current period	previous period
Number of retransferred lease assets (not Defaulted)	122	192
Aggregate balance of retransferred lease assets (not Defaulted)	5,512,732.91	5,736,738.72
	current period	previous period
Subject to servicing agreement, number of retransferred lease assets (Defaulted)	0	0
Subject to servicing agreement, aggregate lease balance of retransferred lease assets (Defaulted)	0.00	0.00

Portfolio Statistics I	Aggregate lease balance	Percentage of aggregate lease balance
Top Lessee	370,472	0.04%
Top 10 Lessees	2,850,162	0.29%
Top (non-AMAG Group) Dealer	18,935,703	1.93%
Used Vehicles	291,527,549	29.75%
Commercial Customers	233,746,202	23.85%
Used Vehicles and Commercial Customers	64,560,003	6.59%
Light Commercial Vehicles	136,913,906	13.97%
Dealer Repurchase Price (Residual Value)	631,240,947	64.41%
Non-AMAG Branded Vehicles	20,279,909	2.07%

Portfolio Statistics II	weighted average of portfolio
Weighted Average Yield	3.76%

AMAG Leasing Auto Covered Bond AG
Monthly Investor Report

Reporting Date	31/03/2024
Payment Date	18/04/2024
Monthly Period	Apr-24

9. Portfolio Performance Data
(Delinquency Ratio, Cumulative Net Default Ratio and Loss Ratio)

End of collection period	Number of Leases Assets in Delinquent Status (but not Default) in the collection period	Aggregate Lease Balance of Delinquent Lease Assets	Delinquency Ratio I) balance Delinquent Lease Assets divided by ii) Collateral Portfolio	Number of defaulted lease assets in the collection period	Defaulted amount in collection period	Aggregate defaulted amount since initial cut-off-date/issue date	Transferred amount of new lease assets	Aggregate amount of defaulted transferred lease assets	Cumulative Default Ratio	Recovery amount in collection period	Cumulative recovery amount	Cumulative recovery rate	Cumulative Net Default Ratio	Portfolio losses during the previous collection period	Cumulative portfolio losses since Initial cut off date
1	16	444,271.43 CHF	0.07%	0	- CHF	- CHF	7,725,518.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
2	183	6,136,127.04 CHF	1.76%	0	- CHF	- CHF	10,000,125.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
3	239	7,985,446.84 CHF	2.30%	0	- CHF	- CHF	8,330,282.48 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
4	209	7,624,761.15 CHF	2.19%	0	- CHF	- CHF	8,683,606.14 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
5	211	7,829,910.06 CHF	2.24%	0	- CHF	- CHF	11,620,578.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
6	226	7,814,179.92 CHF	2.24%	0	- CHF	- CHF	8,621,114.60 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
7	229	8,588,514.99 CHF	2.46%	0	- CHF	- CHF	9,272,001.45 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
8	237	8,304,866.16 CHF	2.08%	0	- CHF	- CHF	11,217,224.64 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
9	291	9,765,446.04 CHF	2.56%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
10	389	14,486,861.16 CHF	3.51%	0	- CHF	- CHF	10,239,961.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
11	234	8,341,109.20 CHF	2.06%	0	- CHF	- CHF	11,066,466.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
12	1026	27,717,837.93 CHF	4.19%	0	- CHF	- CHF	301,931,269.80 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
13	892	23,315,054.69 CHF	3.66%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
14	674	18,458,008.69 CHF	2.77%	0	- CHF	- CHF	24,375,950.76 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
15	584	17,342,188.11 CHF	2.72%	0	- CHF	- CHF	19,883,205.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
16	546	16,213,850.68 CHF	2.26%	0	- CHF	- CHF	17,335,627.09 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
17	509	15,421,855.89 CHF	2.12%	0	- CHF	- CHF	23,741,659.15 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
18	619	19,352,499.02 CHF	2.62%	0	- CHF	- CHF	25,165,231.19 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
19	598	18,461,233.57 CHF	2.59%	0	- CHF	- CHF	23,523,546.23 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
20	484	16,299,663.20 CHF	2.13%	0	- CHF	- CHF	25,015,572.02 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
21	501	16,652,991.24 CHF	2.23%	0	- CHF	- CHF	30,241,954.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
22	537	18,462,832.86 CHF	2.89%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
23	528	18,517,595.31 CHF	2.90%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
24	907	29,617,235.24 CHF	2.92%	0	- CHF	- CHF	369,043,292.71 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
25	790	26,559,092.36 CHF	2.71%	0	- CHF	- CHF	33,697,174.95 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
26	845	28,262,562.49 CHF	2.87%	0	- CHF	- CHF	37,914,408.90 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
27	845	33,364,444.93 CHF	3.41%	0	- CHF	- CHF	29,981,133.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
28	702	24,690,652.87 CHF	2.52%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
29	921	31,425,619.54 CHF	0.44%	0	- CHF	- CHF	32,810,511.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
30	707	24,969,591.43 CHF	2.55%	0	- CHF	- CHF	29,476,072.92 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024

Monthly Period Apr-24

9. Original aggregate lease balance

Initial Portfolio

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000		0.00%		0.00%
10000-15000	CHF 5,849,621	1.37%	446	4.03%
15000-20000	CHF 13,307,969	3.11%	749	6.76%
20000-25000	CHF 28,631,481	6.70%	1,264	11.41%
25000-30000	CHF 44,233,962	10.35%	1,604	14.48%
30000-35000	CHF 45,570,920	10.66%	1,405	12.68%
35000-40000	CHF 51,269,509	12.00%	1,368	12.35%
40000-45000	CHF 53,583,778	12.54%	1,264	11.41%
45000-50000	CHF 38,241,468	8.95%	809	7.30%
50000-55000	CHF 28,435,703	6.65%	543	4.90%
55000-60000	CHF 21,755,932	5.09%	379	3.42%
>60000	CHF 96,430,905	22.57%	1,249	11.27%
Total	CHF 427,311,259	100.00%	11,080	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr-24

9. Original aggregate lease balance

Portfolio as of: 30.04.2024

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	2,416,666.77 CHF	0.19%	284	0.87%
10000-15000	19,157,263.95 CHF	1.48%	1491	4.55%
15000-20000	47,703,851.76 CHF	3.68%	2703	8.25%
20000-25000	79,518,175.60 CHF	6.14%	3520	10.75%
25000-30000	106,315,584.30 CHF	8.21%	3872	11.82%
30000-35000	117,160,064.94 CHF	9.05%	3610	11.02%
35000-40000	131,921,719.51 CHF	10.19%	3524	10.76%
40000-45000	129,844,708.73 CHF	10.03%	3061	9.35%
45000-50000	125,796,619.94 CHF	9.71%	2657	8.11%
50000-55000	112,367,493.68 CHF	8.68%	2146	6.55%
55000-60000	88,394,418.62 CHF	6.83%	1542	4.71%
>60000	334,376,312.15 CHF	25.82%	4338	13.25%
Total	1,294,974,879.95 CHF	100.00%	32,748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr-24

10. Current aggregate lease balance

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	CHF 5,287,187	1.52%	590	5.32%
10000-15000	CHF 8,706,199	2.50%	691	6.24%
15000-20000	CHF 21,883,740	6.28%	1,225	11.06%
20000-25000	CHF 40,765,783	11.69%	1,808	16.32%
25000-30000	CHF 43,175,874	12.38%	1,575	14.21%
30000-35000	CHF 41,604,634	11.93%	1,280	11.55%
35000-40000	CHF 45,518,429	13.06%	1,214	10.86%
40000-45000	CHF 40,359,504	11.58%	956	8.53%
45000-50000	CHF 27,570,383	7.91%	583	5.26%
50000-55000	CHF 18,458,946	5.29%	353	3.19%
55000-60000	CHF 17,314,310	4.97%	301	2.72%
>60000	CHF 37,998,284	10.90%	504	4.55%
Total	CHF 348,643,273	100.00%	11,080	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr-24

10. Current aggregate lease balance

Portfolio as of: 30.04.2024

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000	2,780,623.56 CHF	0.28%	1434	4.38%
5000-10000	16,448,679.30 CHF	1.68%	2162	6.60%
10000-15000	43,751,718.44 CHF	4.46%	3469	10.69%
15000-20000	72,624,427.20 CHF	7.41%	4133	12.62%
20000-25000	94,757,432.99 CHF	9.67%	4220	12.89%
25000-30000	103,406,836.77 CHF	10.55%	3773	11.52%
30000-35000	92,974,259.52 CHF	9.49%	2872	8.77%
35000-40000	88,124,419.12 CHF	8.99%	2356	7.19%
40000-45000	86,169,080.96 CHF	8.79%	2031	6.20%
45000-50000	80,094,631.09 CHF	8.17%	1689	5.16%
50000-55000	72,155,287.46 CHF	7.36%	1378	4.21%
55000-60000	57,348,623.64 CHF	5.85%	1000	3.05%
>60000	169,350,283.53 CHF	17.28%	2231	6.81%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

11. Concentration by lessee

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 186,713	0.05%	1	0.01%
2	CHF 174,660	0.05%	1	0.01%
3	CHF 162,432	0.05%	1	0.01%
4	CHF 161,939	0.05%	1	0.01%
5	CHF 161,686	0.05%	2	0.02%
6	CHF 158,290	0.05%	2	0.02%
7	CHF 143,767	0.04%	1	0.01%
8	CHF 143,014	0.04%	2	0.02%
9	CHF 140,243	0.04%	3	0.03%
10	CHF 139,504	0.04%	1	0.01%
11	CHF 135,213	0.04%	1	0.01%
12	CHF 132,952	0.04%	1	0.01%
13	CHF 132,945	0.04%	1	0.01%
14	CHF 131,483	0.04%	1	0.01%
15	CHF 131,239	0.04%	2	0.02%
16	CHF 131,081	0.04%	1	0.01%
17	CHF 130,552	0.04%	1	0.01%
18	CHF 129,643	0.04%	1	0.01%
19	CHF 128,802	0.04%	1	0.01%
20	CHF 128,782	0.04%	1	0.01%
Total	CHF 2,884,939	0.83%	26	0.23%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

11. Concentration by lessee

#REF!

Portfolio as of: 31.03.2024

group in CHF	current aggregate	current	number of	number of
1	370.472.15 CHF	0.04%	15	0.05%
2	342.829.71 CHF	0.03%	7	0.02%
3	298.640.29 CHF	0.03%	2	0.01%
4	275.055.07 CHF	0.03%	2	0.01%
5	270.063.60 CHF	0.03%	8	0.02%
6	262.081.13 CHF	0.03%	5	0.02%
7	259.835.68 CHF	0.03%	3	0.01%
8	258.480.44 CHF	0.03%	7	0.02%
9	257.310.55 CHF	0.03%	5	0.02%
10	255.392.97 CHF	0.03%	2	0.01%
11	252.109.12 CHF	0.03%	5	0.02%
12	247.753.39 CHF	0.03%	2	0.01%
13	239.504.78 CHF	0.02%	4	0.01%
14	238.757.42 CHF	0.02%	2	0.01%
15	237.999.51 CHF	0.02%	2	0.01%
16	234.522.47 CHF	0.02%	6	0.02%
17	230.018.88 CHF	0.02%	5	0.02%
18	218.933.71 CHF	0.02%	2	0.01%
19	214.049.83 CHF	0.02%	2	0.01%
20	208.702.72 CHF	0.02%	4	0.01%
Total	5,172,513.42 CHF	0.53%	90	0.27%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

12. Concentration by dealer

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 6,203,211	1.78%	214	1.93%
2	CHF 5,242,799	1.50%	134	1.21%
3	CHF 5,165,751	1.48%	156	1.41%
4	CHF 4,956,078	1.42%	146	1.32%
5	CHF 4,930,131	1.41%	159	1.44%
6	CHF 4,452,809	1.28%	135	1.22%
7	CHF 3,724,263	1.07%	123	1.11%
8	CHF 3,583,554	1.03%	85	0.77%
9	CHF 3,226,051	0.93%	77	0.69%
10	CHF 3,020,436	0.87%	96	0.87%
11	CHF 2,548,446	0.73%	102	0.92%
12	CHF 2,337,304	0.67%	75	0.68%
13	CHF 2,084,649	0.60%	52	0.47%
14	CHF 1,932,018	0.55%	64	0.58%
15	CHF 1,876,705	0.54%	49	0.44%
16	CHF 1,820,973	0.52%	60	0.54%
17	CHF 1,816,232	0.52%	61	0.55%
18	CHF 1,814,762	0.52%	47	0.42%
19	CHF 1,782,877	0.51%	51	0.46%
20	CHF 1,686,672	0.48%	34	0.31%
Total	CHF 64,205,722	18.42%	1,920	17.33%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

12. Concentration by dealer

Portfolio as of: 31.03.2024

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	18,935,702.82 CHF	3.79%	679	4.11%
2	16,246,696.49 CHF	3.25%	381	2.31%
3	16,105,667.13 CHF	3.22%	524	3.17%
4	15,933,828.67 CHF	3.19%	489	2.96%
5	15,181,233.19 CHF	3.04%	471	2.85%
6	14,669,554.67 CHF	2.93%	471	2.85%
7	14,414,612.56 CHF	2.88%	438	2.65%
8	13,560,075.24 CHF	2.71%	303	1.83%
9	13,438,371.53 CHF	2.69%	407	2.46%
10	10,143,535.51 CHF	2.03%	256	1.55%
11	9,634,885.95 CHF	1.93%	230	1.39%
12	9,390,504.52 CHF	1.88%	206	1.25%
13	7,384,864.18 CHF	1.48%	307	1.86%
14	7,121,149.93 CHF	1.42%	160	0.97%
15	7,067,199.76 CHF	1.41%	191	1.16%
16	7,037,562.80 CHF	1.41%	177	1.07%
17	6,496,556.69 CHF	1.30%	228	1.38%
18	6,212,585.39 CHF	1.24%	221	1.34%
19	6,086,141.86 CHF	1.22%	167	1.01%
20	5,686,176.78 CHF	1.14%	188	1.14%
Total	220,746,805.67 CHF	44.15%	6,494	39.32%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr-24

13. Geographical distribution

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	CHF 25,427,936	7.29%	819	7.39%
Appenzell Ausernt	CHF 1,798,641	0.52%	50	0.45%
Appenzell Innerrhc	CHF 659,152	0.19%	21	0.19%
Basel Land	CHF 11,636,777	3.34%	340	3.07%
Basel Stadt	CHF 4,485,072	1.29%	134	1.21%
Bern	CHF 35,149,411	10.08%	1,125	10.15%
Fribourg	CHF 20,585,128	5.90%	677	6.11%
Genf	CHF 5,786,005	4.53%	524	4.73%
Glarus	CHF 1,648,340	0.47%	51	0.46%
Graubünden	CHF 7,772,996	2.23%	230	2.08%
Jura	CHF 4,319,990	1.24%	149	1.34%
Luzern	CHF 11,766,895	3.38%	375	3.38%
Neuchatel	CHF 7,898,349	2.27%	265	2.39%
Nidwalden	CHF 1,775,162	0.51%	54	0.49%
Obwalden	CHF 873,395	0.25%	26	0.23%
Schaffhausen	CHF 2,133,150	0.61%	62	0.56%
Schwyz	CHF 5,804,730	1.66%	173	1.56%
Solothurn	CHF 9,807,397	2.81%	318	2.87%
St. Gallen	CHF 14,317,144	4.11%	460	4.15%
tessin	CHF 40,424,619	11.59%	1,367	12.34%
Thurgau	CHF 9,646,642	2.77%	300	2.71%
Uri	CHF 1,842,118	0.53%	67	0.60%
Valais	CHF 13,226,224	3.79%	442	3.99%
Vaud	CHF 39,695,584	11.39%	1,345	12.14%
Zug	CHF 6,367,743	1.83%	166	1.50%
Zürich	CHF 53,794,673	15.43%	1,540	13.90%
Total	CHF 348,643,273	100.00%	11,080	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

13. Geographical distribution

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr-24

Portfolio as of: 30.04.2024

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	77,129,128.63 CHF	7.87%	2580	7.88%
Ausser-Rhoden	5,855,332.34 CHF	0.60%	171	0.52%
Basel Land	33,853,396.14 CHF	3.45%	1114	3.40%
Basel Stadt	10,431,546.77 CHF	1.06%	322	0.98%
Bern	94,874,090.78 CHF	9.68%	3251	9.93%
Fribourg	51,987,917.16 CHF	5.30%	1852	5.66%
Geneve	39,109,541.00 CHF	3.99%	1349	4.12%
Glarus	5,784,402.68 CHF	0.59%	195	0.60%
Graubünden	24,457,937.84 CHF	2.50%	765	2.34%
Inner-Rhoden	1,871,793.47 CHF	0.19%	55	0.17%
Jura	12,208,786.10 CHF	1.25%	406	1.24%
Luzern	37,652,309.72 CHF	3.84%	1257	3.84%
Neuchâtel	24,145,157.10 CHF	2.46%	830	2.53%
Nidwalden	5,154,782.96 CHF	0.53%	143	0.44%
Obwalden	3,771,370.01 CHF	0.38%	119	0.36%
Schaffhausen	7,449,928.65 CHF	0.76%	250	0.76%
Schwyz	21,770,642.25 CHF	2.22%	628	1.92%
Solothurn	29,415,677.64 CHF	3.00%	1007	3.07%
St. Gallen	48,115,977.69 CHF	4.91%	1574	4.81%
Thurgau	28,130,884.07 CHF	2.87%	962	2.94%
Ticino	96,216,796.71 CHF	9.82%	3561	10.87%
Uri	4,347,880.53 CHF	0.44%	151	0.46%
Valais	52,776,972.87 CHF	5.39%	1697	5.18%
Vaud	102,933,491.92 CHF	10.50%	3606	11.01%
Zug	18,987,105.41 CHF	1.94%	516	1.58%
Zürich	141,553,453.14 CHF	14.44%	4387	13.40%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

14. Object type

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

Initial Portfolio

car type	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	CHF 273,511,954	78.45%	8,100	73.10%
used	CHF 75,131,319	21.55%	2,980	26.90%
Total	CHF 348,643,273	100.00%	11,080	100.00%

commercial	CHF 63,504,923	18.21%	1,820	16.43%
private	CHF 285,138,351	81.79%	9,260	83.57%
Total	CHF 348,643,273	100.00%	11,080	100.00%

Portfolio as of: 30.04.2024

car type	current aggregate lease balance	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	688,458,754.33 CHF	70.25%	20351	62.14%
used	291,527,549.25 CHF	29.75%	12397	37.86%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

customer group	current aggregate lease balance	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
commercial	233,746,201.77 CHF	23.85%	6631	20.25%
private	746,240,101.81 CHF	76.15%	26117	79.75%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

15. Delinquencies

Initial Portfolio

days past due	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
06-35	CHF 507,970	0.15%	17	0.15%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	CHF 348,135,303	99.85%	11,063	99.85%
Total	CHF 348,643,273	100.00%	11,080	100.00%

Portfolio as of: 30.04.2024

days past due	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
06-35	24,969,591.43 CHF	2.55%	707	2.16%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	955,016,712.15 CHF	97.45%	32041	97.84%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

16. Seasoning

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	0.00 CHF	0.00%	0	0.00%
> 06 - <= 12	CHF 113,897,718	30.81%	3,414	30.81%
> 12 - <= 24	CHF 175,407,543	49.79%	5,517	49.79%
> 24 - <= 36	CHF 50,626,563	17.32%	1,919	17.32%
> 36 - <= 42	CHF 8,329,584	1.96%	217	1.96%
> 42 - <= 48	CHF 381,866	0.12%	13	0.12%
> 48 - <= 53	CHF 0	0.00%	0	0.00%
> 53	CHF 0	0.00%	0	0.00%
Total	CHF 348,643,273	100.00%	11,080	100.00%

Portfolio as of: 30.04.2024

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	176,535,980.12 CHF	18.01%	3540	10.81%
> 06 - <= 12	204,195,933.80 CHF	20.84%	5272	16.10%
> 12 - <= 24	274,948,114.89 CHF	28.06%	8664	26.46%
> 24 - <= 36	151,818,456.04 CHF	15.49%	6470	19.76%
> 36 - <= 42	103,204,947.15 CHF	10.53%	4895	14.95%
> 42 - <= 48	67,997,646.35 CHF	6.94%	3803	11.61%
> 48 - <= 53	804,503.24 CHF	0.08%	63	0.19%
> 53	480,721.99 CHF	0.05%	41	0.13%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/ Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

17. Remaining term

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	CHF 26,200	0.01%	1	0.01%
> 06 - <= 12	CHF 10,329,372	2.96%	273	2.46%
> 12 - <= 24	CHF 53,364,300	15.31%	2,047	18.47%
> 24 - <= 36	CHF 137,270,120	39.37%	4,449	40.15%
> 36 - <= 42	CHF 138,373,374	39.69%	4,044	36.50%
> 42 - <= 48	CHF 2,693,207	0.77%	87	0.79%
> 48 - <= 53	CHF 6,234,185	1.79%	167	1.51%
> 53	CHF 352,516	0.10%	12	0.11%
Total	CHF 348,643,273	100.00%	11,080	100.00%

Portfolio as of: 30.04.2024

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06		0.00%		0.00%
> 06 - <= 12	2,084,000.83 CHF	0.21%	128	0.39%
> 12 - <= 24	16,218,344.92 CHF	1.65%	1011	3.09%
> 24 - <= 36	48,161,466.74 CHF	4.91%	2164	6.61%
> 36 - <= 42	3,422,296.21 CHF	0.35%	161	0.49%
> 42 - <= 48	797,963,799.33 CHF	81.43%	26077	79.63%
> 48 - <= 53	1,853,599.69 CHF	0.19%	89	0.27%
> 53	110,282,795.86 CHF	11.25%	3118	9.52%
Total	979,986,303.58 CHF	100.00%	32748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

18. Original term

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06		0.00%		0.00%
> 06 - <= 12		0.00%		0.00%
> 12 - <= 24	CHF 2,885,201	0.83%	118	1.06%
> 24 - <= 36	CHF 20,252,370	5.81%	756	6.82%
> 36 - <= 42	CHF 1,576,438	0.45%	65	0.59%
> 42 - <= 48	CHF 312,739,074	89.70%	9,800	88.45%
> 48 - <= 53	CHF 537,622	0.15%	21	0.19%
> 53	CHF 10,652,567	3.06%	320	2.89%
Total	CHF 348,643,273	100.00%	11,080	100.00%

Portfolio as of: 30.04.2024

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06		0.00%		0.00%
> 06 - <= 12	2,396,761.27 CHF	0.24%	149	0.45%
> 12 - <= 24	17,148,228.47 CHF	1.75%	1,082	3.28%
> 24 - <= 36	49,432,325.93 CHF	5.04%	2,231	6.77%
> 36 - <= 42	3,584,403.54 CHF	0.37%	177	0.54%
> 42 - <= 48	796,678,551.41 CHF	81.29%	26,172	79.37%
> 48 - <= 53	1,871,190.35 CHF	0.19%	90	0.27%
> 53	108,930,917.62 CHF	11.11%	3,073	9.32%
Total	980,042,378.59 CHF	100.00%	32,974	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

19. Vehicle type

Initial Portfolio

group	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	CHF 123,171,681	35.33%	3,255	29.38%
Seat	CHF 38,089,320	10.93%	1,398	12.62%
VW	CHF 78,071,409	22.39%	2,946	26.59%
VW NF	CHF 56,576,336	16.23%	1,445	13.04%
Skoda	CHF 45,818,305	13.14%	1,822	16.44%
Fremdmarke	CHF 6,916,223	1.98%	214	1.93%
Total	CHF 348,643,273	100.00%	11,080	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

19. Vehicle type

Portfolio as of: 30.04.2024

Group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	396,029,348.03 CHF	40.41%	10,178	31.08%
VW	213,904,072.87 CHF	21.83%	8,754	26.73%
VW NF	136,913,905.50 CHF	13.97%	3,907	11.93%
Skoda	111,016,621.69 CHF	11.33%	4,865	14.86%
Seat	101,842,446.67 CHF	10.39%	4,137	12.63%
Fremdmarke	20,279,908.82 CHF	2.07%	907	2.77%
Total	979,986,303.58 CHF	100.00%	32,748	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/ Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

20. Residual value by vehicle type

Initial Portfolio

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
0-10						
	new	CHF 2,491,673	0.71%	167	CHF 111,460	0.05%
	used	CHF 6,264,398	1.80%	510	CHF 310,641	0.15%
10-20						
	new	CHF 1,276,527	0.37%	98	CHF 164,781	0.08%
	used	CHF 3,291,575	0.94%	271	CHF 437,885	0.21%
20-30						
	new	CHF 1,458,759	0.42%	65	CHF 379,622	0.18%
	used	CHF 2,392,696	0.69%	149	CHF 585,717	0.28%
30-40						
	new	CHF 5,062,605	1.45%	204	CHF 1,816,300	0.85%
	used	CHF 3,819,564	1.10%	209	CHF 1,351,497	0.64%
40-50						
	new	CHF 17,106,038	4.91%	571	CHF 7,765,790	3.65%
	used	CHF 5,853,700	1.68%	252	CHF 2,653,917	1.25%
50-60						
	new	CHF 57,859,975	16.60%	1,766	CHF 31,896,101	15.00%
	used	CHF 13,492,188	3.87%	481	CHF 7,363,535	3.46%
60-70						
	new	CHF 110,473,322	31.69%	3,235	CHF 71,709,464	33.72%
	used	CHF 20,659,127	5.93%	647	CHF 13,395,836	6.30%
70-80						
	new	CHF 65,863,946	18.89%	1,761	CHF 48,281,991	22.70%
	used	CHF 15,125,811	4.34%	385	CHF 11,110,291	5.22%
80-90						
	new	CHF 11,852,077	3.40%	232	CHF 9,762,333	4.59%
	used	CHF 4,033,071	1.16%	74	CHF 3,321,700	1.56%
>90						
	new	CHF 67,033	0.02%	1	CHF 59,000	0.03%
	used	CHF 199,189	0.06%	2	CHF 180,731	0.08%
Total		CHF 348,643,273	100.00%	11,080	CHF 212,658,591	100.00%

Portfolio as of: 30.04.2024

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
0-10						
	new	22,051,932.67 CHF	2.25%	848	1,176,756.57 CHF	0.19%
	used	23,310,326.41 CHF	2.38%	1,315	1,119,861.80 CHF	0.18%
10-20						
	new	5,486,816.66 CHF	0.56%	235	831,610.37 CHF	0.13%
	used	8,178,240.06 CHF	0.83%	583	1,267,935.88 CHF	0.20%
20-30						
	new	7,835,153.95 CHF	0.80%	259	2,005,092.06 CHF	0.32%
	used	12,363,043.82 CHF	1.26%	648	3,169,096.68 CHF	0.51%
30-40						
	new	18,616,161.95 CHF	1.90%	492	6,708,907.76 CHF	1.06%
	used	26,982,467.15 CHF	2.75%	1,099	9,610,379.61 CHF	1.52%
40-50						
	new	51,421,608.65 CHF	5.25%	1,115	23,785,390.17 CHF	3.77%
	used	41,508,187.17 CHF	4.24%	1,448	19,025,545.09 CHF	3.01%
50-60						
	new	125,896,930.53 CHF	12.85%	2,545	70,127,002.45 CHF	11.11%
	used	49,996,796.36 CHF	5.10%	1,651	27,737,456.08 CHF	4.39%
60-70						
	new	149,002,527.32 CHF	15.20%	3,390	97,346,847.68 CHF	15.42%
	used	44,342,171.45 CHF	4.52%	1,605	29,073,689.83 CHF	4.61%
70-80						
	new	110,895,285.30 CHF	11.32%	3,600	84,146,810.41 CHF	13.33%
	used	32,070,017.41 CHF	3.27%	1,359	24,289,672.72 CHF	3.85%
80-90						
	new	114,459,199.20 CHF	11.68%	4,565	99,836,709.94 CHF	15.82%
	used	26,166,940.64 CHF	2.67%	1,265	22,637,608.07 CHF	3.59%
>90						
	new	78,614,240.37 CHF	8.02%	3,333	77,020,672.58 CHF	12.20%
	used	30,844,331.52 CHF	3.15%	1,619	30,283,901.71 CHF	4.80%
Total		980,042,378.59 CHF	100.00%	32,974	631,240,947.46 CHF	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date	30/04/2024
Payment Date	18/05/2024
Monthly Period	Apr 2024

20. Residual value by customer type

Initial Portfolio

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
0-10						
	commercial	CHF 2,772,722	0.80%	165	CHF 111,358	0.05%
	private	CHF 5,983,349	1.72%	512	CHF 310,743	0.15%
10-20						
	commercial	CHF 939,175	0.27%	74	CHF 120,131	0.06%
	private	CHF 3,628,927	1.04%	295	CHF 482,535	0.23%
20-30						
	commercial	CHF 1,437,605	0.41%	53	CHF 369,137	0.17%
	private	CHF 2,413,849	0.69%	161	CHF 596,203	0.28%
30-40						
	commercial	CHF 3,602,925	1.03%	125	CHF 1,277,528	0.60%
	private	CHF 5,279,244	1.51%	288	CHF 1,890,269	0.89%
40-50						
	commercial	CHF 7,077,850	2.03%	219	CHF 3,197,737	1.50%
	private	CHF 15,881,887	4.56%	604	CHF 7,221,970	3.40%
50-60						
	commercial	CHF 12,767,386	3.66%	344	CHF 6,979,364	3.28%
	private	CHF 58,584,778	16.80%	1,903	CHF 32,280,271	15.18%
60-70						
	commercial	CHF 17,663,774	5.07%	457	CHF 11,413,413	5.37%
	private	CHF 113,468,675	32.55%	3,425	CHF 73,691,886	34.65%
70-80						
	commercial	CHF 13,278,751	3.81%	310	CHF 9,739,360	4.58%
	private	CHF 67,711,006	19.42%	1,836	CHF 49,652,922	23.35%
80-90						
	commercial	CHF 3,861,087	1.11%	72	CHF 3,182,868	1.50%
	private	CHF 12,024,061	3.45%	234	CHF 9,901,165	4.66%
>90						
	commercial	CHF 103,648	0.03%	1	CHF 93,231	0.04%
	private	CHF 162,573	0.05%	2	CHF 146,500	0.07%
Total		CHF 348,643,273	100.00%	11,080	CHF 212,658,591	100.00%

Portfolio as of: 30.04.2024

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
0-10						
	new	22,167,501.05 CHF	2.26%	861	1,100,155.55 CHF	0.17%
	used	22,975,300.33 CHF	2.34%	1,280	1,084,210.64 CHF	0.17%
10-20						
	new	5,587,313.60 CHF	0.57%	236	862,433.45 CHF	0.14%
	used	8,236,321.69 CHF	0.84%	588	1,300,337.00 CHF	0.21%
20-30						
	new	8,104,352.97 CHF	0.83%	269	2,078,513.68 CHF	0.33%
	used	11,892,431.06 CHF	1.21%	634	3,052,069.31 CHF	0.48%
30-40						
	new	18,758,697.68 CHF	1.91%	491	6,730,331.70 CHF	1.07%
	used	26,431,921.30 CHF	2.70%	1,051	9,452,463.41 CHF	1.50%
40-50						
	new	54,840,796.07 CHF	5.60%	1,172	25,319,911.08 CHF	4.01%
	used	41,081,701.30 CHF	4.19%	1,432	18,804,121.07 CHF	2.98%
50-60						
	new	128,709,238.38 CHF	13.13%	2,584	71,636,875.76 CHF	11.34%
	used	48,905,972.16 CHF	4.99%	1,612	27,296,708.84 CHF	4.32%
60-70						
	new	149,438,447.61 CHF	15.25%	3,322	97,539,922.22 CHF	15.44%
	used	43,930,410.56 CHF	4.48%	1,578	28,969,410.96 CHF	4.59%
70-80						
	new	107,697,913.02 CHF	10.99%	3,421	81,507,790.22 CHF	12.90%
	used	32,009,443.30 CHF	3.27%	1,333	24,287,140.62 CHF	3.85%
80-90						
	new	106,316,699.99 CHF	10.85%	4,245	92,522,752.01 CHF	14.85%
	used	25,268,476.75 CHF	2.58%	1,230	21,942,797.28 CHF	3.47%
>90						
	new	86,837,793.96 CHF	8.86%	3,750	85,632,210.84 CHF	13.56%
	used	30,795,570.80 CHF	3.14%	1,659	30,521,614.97 CHF	4.83%
Total		979,986,303.58 CHF	100.00%	32,748	631,641,770.61 CHF	100.00%

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

Reporting Date 30/04/2024
 Payment Date 18/05/2024
 Monthly Period Apr 2024

21. Amortisation

Initial Portfolio

Portfolio as of: 30.04.2024

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	954,285,252.18
2	340,956,330	2	930,548,960.99
3	336,383,477	3	910,543,013.82
4	331,800,268	4	883,692,410.70
5	327,206,703	5	850,221,759.23
6	322,602,781	6	814,895,533.49
7	317,720,352	7	783,337,089.14
8	312,537,669	8	759,169,368.74
9	306,655,988	9	736,846,508.82
10	300,684,020	10	709,872,745.95
11	294,330,410	11	683,895,481.30
12	288,034,353	12	661,460,826.62
13	282,720,848	13	639,437,542.48
14	276,937,690	14	620,590,995.13
15	271,480,769	15	602,416,346.59
16	265,573,109	16	585,801,576.63
17	258,643,493	17	570,552,987.25
18	250,946,544	18	553,803,123.49
19	242,531,414	19	534,671,976.95
20	234,658,966	20	517,195,828.90
21	227,661,287	21	499,460,937.69
22	221,360,636	22	480,314,806.91
23	214,067,311	23	461,654,496.28
24	205,826,050	24	445,028,795.42
25	197,394,276	25	426,558,630.41
26	187,219,471	26	409,914,291.23
27	179,108,143	27	393,440,592.88
28	171,472,533	28	376,238,118.31
29	164,058,047	29	360,697,540.21
30	159,849,147	30	340,518,280.84
31	151,468,246	31	320,004,702.55
32	137,689,224	32	301,930,654.47
33	131,068,099	33	282,101,154.65
34	126,488,971	34	256,569,842.73
35	111,805,510	35	234,424,761.40
36	90,722,594	36	212,798,750.34
37	64,939,178	37	187,430,569.63
38	44,760,146	38	163,985,791.67
39	31,424,488	39	144,661,296.16
40	21,589,719	40	126,579,106.37
41	7,050,855	41	112,992,196.46
42	5,020,979	42	97,076,234.39
43	4,865,040	43	78,860,728.59
44	4,716,309	44	65,904,904.82
45	4,521,132	45	52,043,390.76
46	4,112,221	46	34,778,782.03
47	3,749,486	47	25,198,055.95
48	3,144,734	48	22,067,123.85
49	2,485,634	49	19,196,962.89
50	1,813,621	50	16,617,762.54
51	1,095,579	51	14,656,410.39
52	565,337	52	12,196,559.93
53	138,311	53	10,342,821.46
		54	8,353,245.43
		55	5,966,399.76
		56	4,498,925.49
		57	2,880,097.77
		58	1,024,719.16
		59	0.00

AMAG Leasing Auto Covered Bond AG
Monthly Investor/Servicing Report

22. Contact details

ALAG

Name	Tel	E-Mail
Saltanat Weiss Head Treasury	+41 (0)79 540 8623	saltanat.weiss@amag.ch

Trustee

TMF Investments SA	Tel	E-Mail
	+41 (0)44 542 8147	Swiss_capitalmarkets@tmf-group.com

Cash manager

TMF Services SA	Tel	E-Mail
	+41 (0)44 542 8147	Swiss_capitalmarkets@tmf-group.com

AMAG Leasing Auto Covered Bond AG Monthly Investor/ Servicing Report

23. Glossary

The **Asset Coverage Test** is met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Series and Tranches of Auto Covered Bonds.

The **Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to

$$A + B + C - (X+Z)$$

where,

A = the sum of, for all Transferred Lease Assets (excluding, where relevant, any Lease Assets due to be retransferred to the Assignor and including any Lease Assets due to be transferred to the Guarantor), the product of the Outstanding Balance of the Transferred Lease Asset, M, and the Asset Percentage, where:

With reference to a Transferred Lease Asset, M is equal to the product of:

(i) With reference to a Transferred Lease Asset, M is equal to the product of:

1. A delinquency factor which is equal to (a) 40 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise;

2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise; and

3. a substitution factor which is equal to 0 per cent. if a Substitution Event is continuing and the Transferred Lease Asset has not yet been retransferred to the Assignor or 100 per cent. otherwise.

(ii) The **Asset Percentage** means 79 per cent. or whichever other amount chosen by the Guarantor in its sole discretion. The Issuer may request the Guarantor to increase or decrease the Asset Percentage at any time. The Guarantor will accept any request for a decrease of the Asset Percentage and the Asset Percentage will be adjusted accordingly. The Guarantor will only accept any request for an increase of the Asset Percentage if the Rating Condition is met.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of any Substitute Assets standing to the credit of the Guarantor Bank Accounts.

X = the maximum amount under Separate Maintenance and Service Agreements that in the reasonable opinion of the Issuer could be subject to set-off by the Lessees.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.

Cut-Off Date means the last day of each calendar month.

Outstanding Balance means in relation to a Lease Asset as of any date of determination, the sum of the following: (i) the aggregate of all principal elements (but not, for the avoidance of doubt, interest and VAT elements) of future Monthly Instalments accruing under the related Lease Agreement after the relevant date, (ii) the principal element, the interest element and the VAT element of any open Monthly Instalment (i.e., a Monthly Instalment billed but not paid as of the relevant date), (iii) the amount of the relevant Dealer Repurchase Price relating to the related Leased Vehicle and (iv) any other fees and late interest (other than those referred to in sub-paragraph (ii) above and other than any Late Charge Receivables) accrued and billed (including VAT thereon, if any) under the related Lease Agreement, but unpaid as of the relevant date.

Negative Interest Charge is equal to 0.75 per cent. or such other figure selected at the option of the Guarantor from time to time subject to the Ratings Condition being met.

Remaining Term means, with respect to an Auto Covered Bond and as of a Cut-Off Date, the difference in years, between the Cut-Off Date and the Maturity Date of the Auto Covered Bond. If such Covered Bond is a Pass-Through Auto Covered Bond, the Remaining Term shall be zero.

The **Interest Coverage Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if:

$$A \geq B$$

where

A = the aggregate amount of income receipts expected to be received in respect of the Transferred Lease Assets and interest expected to be received in respect of any Substitute Assets in the Cover Pool (excluding, where relevant, any Lease Assets or Substitute Assets due to be retransferred to the Assignor and including any Lease Assets or Substitute Assets due to be transferred to the Guarantor), in the period from and including the previous Cut-off Date to the date which falls 12 months after such Cut-off Date, net of the costs and expenses to be paid by the Guarantor during that same period assuming 0 per cent. prepayments, 0 per cent. defaults; and

B = the interest amount due by the Issuer under the Auto Covered Bonds then outstanding for the 12-month period, taking into account any hedging arrangements entered into in relation to the transaction.

The **Amortisation Test** will be met on a specific Test Date with reference to the immediately preceding Cut-Off Date if the Amortisation Adjusted Aggregate Lease Balance is greater than or equal to the aggregate Principal Amount Outstanding of all Auto Covered Bonds.

The **Amortisation Adjusted Aggregate Lease Balance** means the amount calculated on each Test Date as of the immediately preceding Cut-Off Date which is equal to:

$$A + B + C - Z$$

where,

A = the sum, for all Transferred Lease Assets, of the product of the Outstanding Balance of the Transferred Lease Asset, and N, where:

With reference to a Transferred Lease Asset, N is equal to the product of:

1. A delinquency factor which is equal to (a) 80 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise.

2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise.

B = the total balance of cash and Authorised Investments standing to the credit of the Guarantor Bank Accounts.

C = the par balance of Substitute Assets standing to the credit of the Guarantor Bank Accounts.

Z = the **Auto Covered Bond Weighted Average Life** multiplied by the Aggregate Principal Amount Outstanding of the Auto Covered Bonds multiplied by the **Negative Interest Charge**, provided that if the weighted average remaining maturity of all Auto Covered Bonds then outstanding is less than one, the weighted average remaining maturity shall be deemed, for the purposes of this calculation, to be one.