

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

Reporting Date	31/07/2022
Payment Date	18/08/2022
Monthly Period	Jul 2022

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**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%	260,000,000.00

**Total**

**2. Payments**

**Interest**

**Principal**

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period

**Total**

**3. Overcollateralisation**

	Initial period		Current period	
Auto Covered Bonds	34.09%		34.06%	

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**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		<b>in CHF</b>
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	94,815.50	
Payment due from the Subordinated Lender	-	
Liquidity Reserve Fund Excess Amount	74,440.50	

<b>Prescribed Cash Limit</b>		<b>in CHF</b>
Lease Assets balance	348,546,855.35	
Substitute Assets balance	-	
Cash balance	329,815.50	
Minimum Value of Transferred Lease Assets	335,278,714.56	
Prescribed Cash Limit Ratio	-3.86%	

<b>General Bank Account</b>		<b>in CHF</b>
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	94,815.50	
<b>Total</b>		

<b>General Custody Account</b>		<b>in CHF</b>
Amount standing to the credit of the General Investments Ledger	-	

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

<b>Cover Pool Custody Account</b>		<b>in CHF</b>
Amount standing to the credit of the Cover Pool Investments Ledger	-	

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**3. Priority of Payments**

**Priority of Payments**

	<i>Current Period</i>	<i>Previous Period</i>
1 Payments to the Tax Authority and other Creditors	-	-
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>	-	-

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

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**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	275,352,015.73	275,686,317.17	
B	329,815.50	329,815.50	
C	0.00	0.00	
X	0.00	0.00	
Z	4,875,000.00	5,037,500.00	
A + B + C - (X + Z)	270,806,831.23	270,978,632.67	
Auto Covered Bonds Outstanding	260,000,000.00	260,000,000.00	<b>No</b>
Asset Percentage Used	79%	79%	
Net transfer of Substitute Assets since the Cut-Off Date	0.00	0.00	
Minimum Value of Transferred Lease Assets	330,753,398.10	330,821,963.50	

**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)	8,678,140.44	8,625,009.00	
Expected expenses (next 12 months)	81,500.00	81,500.00	
A	8,596,640.44	8,543,509.00	
<u>Auto Covered Bond Interest Due</u>			
B	-	-	
Interest coverage ratio			<b>No</b>

**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	348,546,855.35	348,970,021.74	
B	329,815.50	329,815.50	
C	-	-	
Z	4,875,000.00	5,037,500.00	
A + B + C - Z	344,001,670.85	344,262,337.24	
Auto Covered Bonds Outstanding	<b>260,000,000.00</b>	<b>260,000,000.00</b>	<b>No</b>

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**5. Transaction costs**

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

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**6. Ratings**

		Fitch
<b>Notes - current ratings</b>	Auto Covered Bonds	<b>AAA</b>

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

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

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**7. Portfolio information**

**FUNDS COLLECTED DURING THE IMMEDIATELY PRECEDING THE MONTHLY COLLECTION PERIOD**

	current period	previous period
<b>Beginning of period in CHF</b>	<b>348,970,021.74</b>	<b>347,931,381.67</b>
Scheduled principal payments	5,384,348.56	4,595,335.59
Prepayment principal	3,676,855.19	3,537,122.98
Early terminations amounts	0.00	0.00
Other principal payments (if any)	0.00	0.00
<b>Total principal payments</b>	<b>9,061,203.75</b>	<b>8,132,458.57</b>
Retransferred lease assets	1,363,437.16	2,046,126.00
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	10,001,474.52	11,217,224.64
<b>End of Period in CHF</b>	<b>348,546,855.35</b>	<b>348,970,021.74</b>

**NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES**

	current period	current period
Contractual Interest from instalments	583,537.52	549,926.51
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	200,660.17	217,084.57
Prepayment penalties received (if any)		
<b>Total non principal collections (interest)</b>	<b>784,197.69</b>	<b>767,011.08</b>

	current period	current period
Number of retransferred lease assets (not Defaulted)	34	49
Aggregate balance of retransferred lease assets (not Defaulted)	1,363,437.16	2,046,126.00
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	332,386	0.10%
Top 10 Lessees	2,082,437	0.60%
Top (non-AMAG Group) Dealer	5,872,312	1.68%
Used Vehicles	88,981,914	25.53%
Commercial Customers	77,996,348	22.38%
Used Vehicles and Commercial Customers	23,963,374	6.88%
Light Commercial Vehicles	58,808,958	16.87%
Dealer Repurchase Price (Residual Value)	219,345,975	62.93%
Non-AMAG Branded Vehicles	15,332,411	4.40%

**Portfolio Statistics II**

	weighted average of portfolio
Weighted Average Yield	2.60%



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**8. 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	8,330,262.48 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
4	209	7,624,761.15 CHF	2.19%	0	- CHF	- CHF	8,663,606.14 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	8,568,514.99 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
	291	9,765,446.04 CHF	2.56%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF

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**9. Original aggregate lease balance**

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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 28,631,491	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%
>80000	CHF 66,430,905	22.57%	1,249	11.27%
<b>Total</b>	<b>CHF 427,311,259</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**9. Original aggregate lease balance**

Portfolio as of: 31.07.2022

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	5,870.00 CHF	0.00%	1	0.01%
10000-15000	5,335,040.51 CHF	1.15%	407	3.58%
15000-20000	12,551,203.00 CHF	2.72%	706	6.20%
20000-25000	26,747,902.40 CHF	5.79%	1181	10.38%
25000-30000	41,449,290.29 CHF	8.97%	1503	13.21%
30000-35000	44,684,982.44 CHF	9.67%	1376	12.09%
35000-40000	51,972,200.22 CHF	11.25%	1387	12.19%
40000-45000	53,847,868.51 CHF	11.65%	1270	11.16%
45000-50000	40,470,851.07 CHF	8.76%	856	7.52%
50000-55000	32,775,795.15 CHF	7.09%	625	5.49%
55000-60000	27,086,049.13 CHF	5.86%	472	4.15%
>60000	125,226,504.49 CHF	27.10%	1597	14.03%
<b>Total</b>	<b>462,153,557.21 CHF</b>	<b>100.00%</b>	<b>11,381</b>	<b>100.00%</b>

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**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	10.96%
40000-45000	CHF 40,359,504	11.58%	956	8.63%
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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

Portfolio as of: 31.07.2022

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	527,489.22 CHF	0.15%	287	2.52%
5000-10000	5,290,374.87 CHF	1.52%	738	6.48%
10000-15000	10,182,796.06 CHF	2.92%	797	7.00%
15000-20000	26,787,776.83 CHF	7.69%	1517	13.33%
20000-25000	37,372,316.03 CHF	10.72%	1663	14.61%
25000-30000	35,562,085.98 CHF	10.20%	1298	11.40%
30000-35000	44,865,097.11 CHF	12.87%	1379	12.12%
35000-40000	44,115,476.30 CHF	12.66%	1183	10.39%
40000-45000	28,121,615.56 CHF	8.07%	663	5.83%
45000-50000	22,218,219.17 CHF	6.37%	468	4.11%
50000-55000	22,767,114.25 CHF	6.53%	435	3.82%
55000-60000	15,246,792.98 CHF	4.37%	266	2.34%
>60000	55,489,700.99 CHF	15.92%	687	6.04%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>

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**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%
<b>Total</b>	<b>CHF 2,884,939</b>	<b>0.83%</b>	<b>26</b>	<b>0.23%</b>

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**11. Concentration by lessee**

Portfolio as of: 31.07.2022

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	332,386.41 CHF	0.10%	2	0.02%
2	292,867.84 CHF	0.08%	3	0.03%
3	228,651.21 CHF	0.07%	2	0.02%
4	207,186.87 CHF	0.06%	2	0.02%
5	178,704.97 CHF	0.05%	2	0.02%
6	175,258.76 CHF	0.05%	1	0.01%
7	172,670.02 CHF	0.05%	2	0.02%
8	169,474.11 CHF	0.05%	1	0.01%
9	163,316.03 CHF	0.05%	2	0.02%
10	161,921.07 CHF	0.05%	3	0.03%
11	160,787.58 CHF	0.05%	1	0.01%
12	159,577.14 CHF	0.05%	1	0.01%
13	153,995.76 CHF	0.04%	1	0.01%
14	153,476.45 CHF	0.04%	2	0.02%
15	152,690.49 CHF	0.04%	1	0.01%
16	150,661.91 CHF	0.04%	1	0.01%
17	149,329.74 CHF	0.04%	3	0.03%
18	149,229.84 CHF	0.04%	3	0.03%
19	149,156.22 CHF	0.04%	2	0.02%
20	148,550.76 CHF	0.04%	1	0.01%
<b>Total</b>	<b>3,609,893.18 CHF</b>	<b>1.04%</b>	<b>36</b>	<b>0.32%</b>

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**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%
<b>Total</b>	<b>CHF 64,205,722</b>	<b>18.42%</b>	<b>1,920</b>	<b>17.33%</b>



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**12. Concentration by dealer**

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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	5,872,312.21 CHF	3.58%	210	4.00%
2	5,699,368.80 CHF	3.48%	144	2.74%
3	5,616,152.20 CHF	3.43%	171	3.25%
4	5,613,208.86 CHF	3.43%	114	2.17%
5	5,599,621.97 CHF	3.42%	171	3.25%
6	5,430,791.21 CHF	3.31%	158	3.01%
7	4,978,241.76 CHF	3.04%	152	2.89%
8	4,729,145.02 CHF	2.89%	155	2.95%
9	4,688,241.50 CHF	2.86%	141	2.68%
10	3,336,706.30 CHF	2.04%	77	1.46%
11	2,895,084.20 CHF	1.77%	67	1.27%
12	2,445,559.75 CHF	1.49%	61	1.16%
13	2,360,611.49 CHF	1.44%	61	1.16%
14	2,341,757.48 CHF	1.43%	105	2.00%
15	2,216,713.69 CHF	1.35%	46	0.88%
16	2,165,270.97 CHF	1.32%	57	1.08%
17	2,102,240.19 CHF	1.28%	74	1.41%
18	2,085,327.78 CHF	1.27%	52	0.99%
19	2,037,403.32 CHF	1.24%	68	1.29%
20	2,028,800.51 CHF	1.24%	66	1.26%
<b>Total</b>	<b>74,242,559.21 CHF</b>	<b>45.31%</b>	<b>2,150</b>	<b>40.91%</b>

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**13. Geographical distribution**

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of		number of contracts	number of contracts in percent of	
		total	contracts		total	contracts
Aargau	CHF 25,427,936	7.29%		819	7.39%	
Appenzell Ausserr	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 15,786,005	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%	
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>		<b>11,080</b>	<b>100.00%</b>	

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**13. Geographical distribution**

Portfolio as of: 31.07.2022

Region	current aggregate lease balance in CHF	current aggregate lease balance		number of contracts	number of contracts in percent of total
		in percent of total	in percent of contracts		
Aargau	26,075,920 CHF	7.48%		838	7.36%
Ausser-Rhoden	2,096,440 CHF	0.60%		59	0.52%
Basel Land	12,099,691 CHF	3.47%		372	3.27%
Basel Stadt	4,150,621 CHF	1.19%		128	1.12%
Bern	34,021,631 CHF	9.76%		1,140	10.02%
Fribourg	19,346,219 CHF	5.55%		692	6.08%
Geneve	14,844,317 CHF	4.26%		503	4.42%
Glarus	1,893,504 CHF	0.54%		61	0.54%
Graubünden	8,258,271 CHF	2.37%		249	2.19%
Inner-Rhoden	679,737 CHF	0.20%		22	0.19%
Jura	4,788,098 CHF	1.37%		156	1.37%
Luzern	12,116,540 CHF	3.48%		401	3.52%
Neuchatel	8,123,513 CHF	2.33%		283	2.49%
Nidwalden	1,830,841 CHF	0.53%		57	0.50%
Obwalden	1,202,867 CHF	0.35%		31	0.27%
Schaffhausen	2,099,701 CHF	0.60%		64	0.56%
Schwyz	6,716,302 CHF	1.93%		191	1.68%
Solothurn	9,760,538 CHF	2.80%		322	2.83%
St. Gallen	15,519,392 CHF	4.45%		505	4.44%
Thurgau	9,538,307 CHF	2.74%		307	2.70%
Ticino	37,155,465 CHF	10.66%		1,320	11.60%
Uri	1,752,858 CHF	0.50%		69	0.61%
Valais	15,305,398 CHF	4.39%		489	4.30%
Vaud	38,304,215 CHF	10.99%		1,352	11.88%
Zug	6,706,191 CHF	1.92%		176	1.55%
Zürich	54,160,276 CHF	15.54%		1,594	14.01%
<b>Total</b>	<b>348,546,855 CHF</b>	<b>100.00%</b>		<b>11,381</b>	<b>100.00%</b>

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**14. Object type**

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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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

Portfolio as of: 31.07.2022

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	259,564,940.92 CHF	74.47%	8122	71.36%
used	88,981,914.43 CHF	25.53%	3259	28.64%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>

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	77,996,347.70 CHF	22.38%	2155	18.94%
private	270,550,507.65 CHF	77.62%	9226	81.06%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>

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**15. Delinquencies**

Initial Portfolio

days past due	current aggregate lease balance		number of contracts	current aggregate lease balance in percent of total	
	in CHF	in percent of total		contracts	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%	
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>	

Portfolio as of: 31.07.2022

days past due	current aggregate lease balance		number of contracts	current aggregate lease balance in percent of total	
	in CHF	in percent of total		contracts	percent of total
06-35	9,765,446.04 CHF	2.80%	291	2.56%	
36-65		0.00%		0.00%	
66-95		0.00%		0.00%	
> 95		0.00%		0.00%	
not overdue	338,781,409.31 CHF	97.20%	11090	97.44%	
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>	

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**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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.07.2022

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	52,050,676.38 CHF	14.93%	870	7.64%
> 06 - <= 12	23,788,981.84 CHF	6.83%	460	4.04%
> 12 - <= 24	179,880,780.44 CHF	51.61%	6256	54.97%
> 24 - <= 36	68,628,153.24 CHF	19.69%	2709	23.80%
> 36 - <= 42	18,520,264.77 CHF	5.31%	863	7.58%
> 42 - <= 48	5,404,479.29 CHF	1.55%	210	1.85%
> 48 - <= 53	265,555.81 CHF	0.08%	12	0.11%
> 53	7,963.58 CHF	0.00%	1	0.01%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>

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**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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.07.2022

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	8,026,621.40 CHF	2.30%	434	3.81%
> 06 - <= 12	21,527,234.63 CHF	6.18%	1012	8.89%
> 12 - <= 24	78,130,970.86 CHF	22.42%	3095	27.19%
> 24 - <= 36	165,732,838.22 CHF	47.55%	5430	47.71%
> 36 - <= 42	21,553,923.49 CHF	6.18%	464	4.08%
> 42 - <= 48	34,302,489.11 CHF	9.84%	594	5.22%
> 48 - <= 53	3,731,146.91 CHF	1.07%	81	0.71%
> 53	15,541,630.73 CHF	4.46%	271	2.38%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>

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**18. Original 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		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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.07.2022

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	28,588.45 CHF	0.01%	1	0.01%
> 12 - <= 24	2,998,617.74 CHF	0.86%	130	1.14%
> 24 - <= 36	20,504,308.36 CHF	5.88%	770	6.77%
> 36 - <= 42	1,533,355.19 CHF	0.44%	64	0.56%
> 42 - <= 48	295,386,974.61 CHF	84.75%	9756	85.72%
> 48 - <= 53	577,055.69 CHF	0.17%	25	0.22%
> 53	27,517,955.31 CHF	7.90%	635	5.58%
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>



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**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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**19. Vehicle type**

Portfolio as of: 31.07.2022

group	current aggregate	current aggregate lease balance		number of contracts	number of contracts in	
		in percent of total	number of contracts		percent of total	
Audi	131,809,185.86 CHF	37.82%	3460	30.40%		
VW	70,300,302.98 CHF	20.17%	2885	25.35%		
VW NF	58,808,958.36 CHF	16.87%	1593	14.00%		
Skoda	40,389,668.72 CHF	11.59%	1771	15.56%		
Seat	31,906,328.63 CHF	9.15%	1318	11.58%		
Fremdmarke	15,332,410.80 CHF	4.40%	354	3.11%		
<b>Total</b>	<b>348,546,855.35 CHF</b>	<b>100.00%</b>	<b>11381</b>	<b>100.00%</b>		

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**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 %
<b>0-10</b>						
	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%
<b>10-20</b>						
	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%
<b>20-30</b>						
	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%
<b>30-40</b>						
	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%
<b>40-50</b>						
	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%
<b>50-60</b>						
	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%
<b>60-70</b>						
	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%
<b>70-80</b>						
	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%
<b>80-90</b>						
	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%
<b>&gt;90</b>						
	new	CHF 67,033	0.02%	1	CHF 59,000	0.03%
	used	CHF 199,189	0.06%	2	CHF 180,731	0.08%
<b>Total</b>		<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>CHF 212,658,591</b>	<b>100.00%</b>

Portfolio as of: 31.07.2022

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	7,409,799 CHF	2.13%	265	498,478 CHF	0.23%
	used	8,247,399 CHF	2.37%	508	406,880 CHF	0.19%
<b>10-20</b>						
	new	2,711,470 CHF	0.78%	147	423,920 CHF	0.19%
	used	4,390,654 CHF	1.26%	304	679,703 CHF	0.31%
<b>20-30</b>						
	new	3,818,204 CHF	1.10%	111	986,123 CHF	0.45%
	used	5,524,493 CHF	1.59%	212	1,398,443 CHF	0.64%
<b>30-40</b>						
	new	6,718,632 CHF	1.93%	175	2,443,783 CHF	1.11%
	used	8,155,126 CHF	2.34%	250	2,940,515 CHF	1.34%
<b>40-50</b>						
	new	15,760,753 CHF	4.52%	404	7,281,205 CHF	3.32%
	used	11,045,051 CHF	3.17%	304	5,057,585 CHF	2.31%
<b>50-60</b>						
	new	35,184,586 CHF	10.09%	1,016	19,743,486 CHF	9.00%
	used	11,650,689 CHF	3.34%	353	6,473,654 CHF	2.95%
<b>60-70</b>						
	new	62,603,619 CHF	17.96%	2,055	41,678,865 CHF	19.00%
	used	13,165,633 CHF	3.78%	495	8,726,431 CHF	3.98%
<b>70-80</b>						
	new	89,047,147 CHF	25.55%	2,855	67,266,725 CHF	30.67%
	used	17,138,309 CHF	4.92%	558	13,235,324 CHF	6.03%
<b>80-90</b>						
	new	30,870,761 CHF	8.86%	941	26,243,674 CHF	11.96%
	used	7,796,911 CHF	2.24%	228	6,639,814 CHF	3.03%
<b>&gt;90</b>						
	new	5,439,970 CHF	1.56%	153	5,404,308 CHF	2.46%
	used	1,867,649 CHF	0.54%	47	1,817,059 CHF	0.83%
<b>Total</b>		<b>348,546,855 CHF</b>	<b>100.00%</b>	<b>11,381</b>	<b>219,345,975 CHF</b>	<b>100.00%</b>

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**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 %
<b>0-10</b>						
	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%
<b>10-20</b>						
	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%
<b>20-30</b>						
	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%
<b>30-40</b>						
	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%
<b>40-50</b>						
	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%
<b>50-60</b>						
	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%
<b>60-70</b>						
	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%
<b>70-80</b>						
	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%
<b>80-90</b>						
	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%
<b>&gt;90</b>						
	commercial	CHF 103,648	0.03%	1	CHF 93,231	0.04%
	private	CHF 162,573	0.05%	2	CHF 146,500	0.07%
<b>Total</b>		<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>CHF 212,658,591</b>	<b>100.00%</b>

Portfolio as of 31.07.2022

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	commercial	8,938,388 CHF	2.56%	298	528,457 CHF	0.24%
	private	6,718,809 CHF	1.93%	475	376,901 CHF	0.17%
<b>10-20</b>						
	commercial	2,548,011 CHF	0.73%	105	404,125 CHF	0.18%
	private	4,554,113 CHF	1.31%	346	699,498 CHF	0.32%
<b>20-30</b>						
	commercial	3,800,192 CHF	1.09%	103	966,441 CHF	0.44%
	private	5,542,505 CHF	1.59%	220	1,418,125 CHF	0.65%
<b>30-40</b>						
	commercial	6,342,227 CHF	1.82%	163	2,297,335 CHF	1.05%
	private	8,531,532 CHF	2.45%	262	3,086,963 CHF	1.41%
<b>40-50</b>						
	commercial	9,884,272 CHF	2.84%	219	4,478,811 CHF	2.04%
	private	16,921,532 CHF	4.85%	489	7,859,979 CHF	3.58%
<b>50-60</b>						
	commercial	12,617,806 CHF	3.62%	301	6,929,030 CHF	3.16%
	private	34,217,468 CHF	9.82%	1,068	19,288,109 CHF	8.79%
<b>60-70</b>						
	commercial	12,562,661 CHF	3.60%	354	8,435,918 CHF	3.85%
	private	63,206,592 CHF	18.13%	2,196	41,969,378 CHF	19.13%
<b>70-80</b>						
	commercial	12,556,432 CHF	3.60%	354	9,683,572 CHF	4.41%
	private	93,629,024 CHF	26.86%	3,059	70,818,477 CHF	32.29%
<b>80-90</b>						
	commercial	6,202,708 CHF	1.78%	181	5,214,847 CHF	2.38%
	private	32,464,963 CHF	9.31%	988	27,668,641 CHF	12.61%
<b>&gt;90</b>						
	commercial	2,543,651 CHF	0.73%	77	2,561,250 CHF	1.17%
	private	4,763,969 CHF	1.37%	123	4,660,118 CHF	2.12%
<b>Total</b>		<b>348,546,855 CHF</b>	<b>100.00%</b>	<b>11,381</b>	<b>219,345,975 CHF</b>	<b>100.00%</b>

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

Reporting Date 31/07/2022  
 Payment Date 18/08/2022  
 Monthly Period Jul 2022

**21. Amortisation**

Initial Portfolio

Portfolio as of 31.07.2022

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	346,253,801
2	340,956,330	2	339,458,683
3	336,383,477	3	333,588,408
4	331,800,268	4	327,482,822
5	327,206,703	5	321,560,775
6	322,602,781	6	315,220,017
7	317,720,352	7	307,943,447
8	312,537,669	8	299,867,112
9	306,655,988	9	291,353,189
10	300,684,020	10	283,202,633
11	294,330,410	11	275,544,405
12	288,034,353	12	268,736,110
13	282,720,848	13	261,151,452
14	276,937,690	14	252,385,043
15	271,480,769	15	243,350,812
16	265,573,109	16	232,588,358
17	258,643,493	17	224,085,310
18	250,946,544	18	215,905,771
19	242,531,414	19	207,927,010
20	234,658,966	20	202,652,524
21	227,661,287	21	194,202,609
22	221,360,636	22	180,532,914
23	214,067,311	23	172,925,534
24	205,826,050	24	167,509,379
25	197,394,276	25	153,600,010
26	187,219,471	26	131,936,110
27	179,108,143	27	107,109,809
28	171,472,533	28	86,450,575
29	164,058,047	29	73,516,768
30	159,849,147	30	63,271,093
31	151,488,246	31	49,170,600
32	137,689,224	32	44,813,714
33	131,068,099	33	43,422,834
34	126,488,971	34	41,932,075
35	111,805,510	35	40,679,607
36	90,722,594	36	39,410,432
37	64,939,178	37	38,092,595
38	44,760,146	38	36,172,452
39	31,424,488	39	33,381,086
40	21,589,719	40	29,535,613
41	7,050,855	41	25,489,800
42	5,020,979	42	22,484,832
43	4,865,040	43	18,737,126
44	4,716,309	44	15,385,066
45	4,521,132	45	12,904,153
46	4,112,221	46	10,350,110
47	3,749,486	47	8,593,920
48	3,144,734	48	8,345,527
49	2,485,634	49	8,091,358
50	1,813,621	50	7,745,065
51	1,095,579	51	6,981,930
52	565,337	52	6,144,161
53	138,311	53	5,380,262
		54	4,585,174
		55	3,514,430
		56	2,723,594
		57	1,516,834
		58	627,130
		59	0

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

**22. Contact details**

**ALAG**

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**Trustee**

<b>TMF Investments SA</b>	<b>Tel</b> +41 (0)44 5428 147	<b>E-Mail</b> <a href="mailto:capitalmarkets-ags@tmf-group.com">capitalmarkets-ags@tmf-group.com</a>
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**Cash manager**

<b>TMF Services SA</b>	<b>Tel</b> +41 (0)44 5428 147	<b>E-Mail</b> <a href="mailto:capitalmarkets-ags@tmf-group.com">capitalmarkets-ags@tmf-group.com</a>
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## 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:

(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.