

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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	6-Feb-26	6-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
<b>Total</b>				<b>700,000,000</b>

**2. Payments**

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
<b>Total</b>				

**3. Overcollateralisation**

	Initial period		Current period	
Auto Covered Bonds	34.09%		39.94%	

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 2024

**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		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	181,856.34	
Payment due from the Subordinated Lender	-	
Liquidity Reserve Fund Excess Amount	161,481.34	

<b>Prescribed Cash Limit</b>		in CHF
Lease Assets balance	979,581,290.58	
Substitute Assets balance	-	
Cash balance	416,856.34	
Minimum Value of Transferred Lease Assets	922,104,732.03	
Prescribed Cash Limit Ratio	-6.19%	

<b>General Bank Account</b>		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	181,856.34	
<b>Total</b>		

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

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

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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	-	-
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 General Bank Account	-	37,529.14
	-	<u>37,529.14</u>

\* 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	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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	770,480,963.69	757,103,542.28	
B	416,856.34	416,856.34	
C	0.00	0.00	
X	0.00	0.00	
Z	10,437,500.00	10,729,166.67	
A + B + C - (X + Z)	760,460,320.03	746,791,231.95	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	<b>No</b>
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	922,104,732.03	922,483,519.90	

**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)	29,909,552.28	30,677,671.00	
Expected expenses (next 12 months)	92,500.00	92,500.00	
A	29,817,052.28	30,585,171.00	
<u>Auto Covered Bond Interest Due</u>			
B	0.00	0.00	<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	1,000,624,628.17	983,251,353.61	
B	416,856.34	416,856.34	
C	0.00	0.00	
Z	10,437,500.00	10,729,166.67	
A + B + C - Z	990,603,984.51	972,939,043.28	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	<b>No</b>

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

Reporting Date 1/31/2024  
Payment Date 2/19/2024  
Monthly Period Jan 2024

**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	-	37,529.14
[Other]	-	-

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan 2024

**7. Portfolio information**

	current period	previous period
<b>FUNDS COLLECTED DURING THE IMMEDIATELY PRECEDING THE MONTHLY COLLECTION PERIOD</b>		
<b>Beginning of period in CHF</b>	<b>983,251,353.61</b>	<b>980,427,787.33</b>
Scheduled principal payments	17,006,113.92	21,297,377.01
Prepayment principal	9,828,253.28	10,078,095.87
Early terminations amounts		0.00
Other principal payments (if any)		0.00
<b>Total principal payments</b>	<b>26,834,367.20</b>	<b>31,375,472.88</b>
Retransferred lease assets	6,816,829.17	3,715,369.74
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	29,981,133.34	37,914,408.90
<b>End of Period in CHF</b>	<b>979,581,290.58</b>	<b>983,251,353.61</b>

	current period	previous period
<b>NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES</b>		
Contractual Interest from instalments	1,801,514.72	1,874,342.25
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	1,018,754.31	987,682.18
Prepayment penalties received (if any)		
<b>Total non principal collections (interest)</b>	<b>2,820,269.03</b>	<b>2,862,024.43</b>

	current period	previous period
Number of retransferred lease assets (not Defaulted)	163	91
Aggregate balance of retransferred lease assets (not Defaulted)	6,816,829.17	3,715,369.74
	<b>current period</b>	<b>previous period</b>
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

<b>Portfolio Statistics I</b>	Aggregate lease balance	Percentage of aggregate lease balance
Top Lessee	426,063	0.04%
Top 10 Lessees	2,895,963	0.30%
Top (non-AMAG Group) Dealer	18,994,779	1.94%
Used Vehicles	299,866,711	30.61%
Commercial Customers	223,815,799	22.85%
Used Vehicles and Commercial Customers	64,812,479	6.62%
Light Commercial Vehicles	133,322,242	13.61%
Dealer Repurchase Price (Residual Value)	630,806,578	64.40%
Non-AMAG Branded Vehicles	23,164,584	2.36%

<b>Portfolio Statistics II</b>	weighted average of portfolio
Weighted Average Yield	3.69%

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

Reporting Date	1/31/2024
Payment Date	2/15/2024
Monthly Period	Jan-24

**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 Leases Assets	Delinquency Ratio (1) Balance Delinquent Leases Assets divided by (2)	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	18	444,271,433 CHF	0.07%	0	- CHF	- CHF	7,725,518.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
2	183	6,138,127,044 CHF	1.78%	0	- CHF	- CHF	10,000,125.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
3	239	7,882,468,844 CHF	2.30%	0	- CHF	- CHF	8,330,262.48 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
4	209	7,624,761,155 CHF	2.19%	0	- CHF	- CHF	8,883,698,114 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
5	211	7,629,919,068 CHF	2.24%	0	- CHF	- CHF	11,620,578.62 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
6	228	7,514,179,923 CHF	2.24%	0	- CHF	- CHF	8,921,114,692 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
7	229	8,588,514,499 CHF	2.48%	0	- CHF	- CHF	9,272,001.45 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
8	237	8,394,466,165 CHF	2.68%	0	- CHF	- CHF	11,577,294.64 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
9	291	9,765,466,044 CHF	2.58%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
10	309	14,492,651,136 CHF	3.51%	0	- CHF	- CHF	10,209,891.93 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
11	324	8,241,193,203 CHF	2.98%	0	- CHF	- CHF	11,066,466.55 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
12	1028	27,717,857,633 CHF	4.19%	0	- CHF	- CHF	301,931,999.93 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
13	862	23,315,054,699 CHF	3.68%	0	- CHF	- CHF	20,923,779.38 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
14	874	18,459,689,898 CHF	2.77%	0	- CHF	- CHF	24,375,950.75 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
15	884	17,342,188,111 CHF	2.72%	0	- CHF	- CHF	19,883,205.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
16	546	16,513,869,698 CHF	2.96%	0	- CHF	- CHF	17,335,671.98 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
17	609	15,421,855,899 CHF	2.12%	0	- CHF	- CHF	23,741,869.15 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
18	619	19,352,469,022 CHF	2.62%	0	- CHF	- CHF	25,165,231.38 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
19	698	19,481,233,577 CHF	2.69%	0	- CHF	- CHF	23,623,546.23 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
20	446	16,399,683,203 CHF	2.13%	0	- CHF	- CHF	25,015,722.02 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
21	591	16,652,091,244 CHF	2.23%	0	- CHF	- CHF	30,241,654.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
22	537	18,462,652,896 CHF	2.69%	0	- CHF	- CHF	22,280,266.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
23	528	16,517,051,311 CHF	2.90%	0	- CHF	- CHF	22,280,266.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
24	907	28,617,253,244 CHF	2.92%	0	- CHF	- CHF	368,043,292.71 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
25	790	26,599,062,386 CHF	2.71%	0	- CHF	- CHF	33,697,176.65 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
26	845	28,262,462,459 CHF	2.87%	0	- CHF	- CHF	37,614,408.90 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
27	845	33,364,444,652 CHF	2.47%	0	- CHF	- CHF	29,981,133.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF

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

**9. Original aggregate lease balance**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan-24

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%
>60000	CHF 96,430,905	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>

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

**9. Original aggregate lease balance**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan-24

Portfolio as of: 31.01.2024

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	2,881,804.88 CHF	0.22%	339	1.02%
10000-15000	22,196,947.15 CHF	1.73%	1728	5.18%
15000-20000	52,473,061.24 CHF	4.09%	2976	8.92%
20000-25000	85,689,666.08 CHF	6.67%	3794	11.38%
25000-30000	112,932,847.04 CHF	8.80%	4113	12.33%
30000-35000	121,317,700.65 CHF	9.45%	3738	11.21%
35000-40000	134,752,070.16 CHF	10.50%	3599	10.79%
40000-45000	127,155,541.62 CHF	9.90%	2999	8.99%
45000-50000	120,146,602.53 CHF	9.36%	2538	7.61%
50000-55000	103,558,607.47 CHF	8.07%	1978	5.93%
55000-60000	82,305,283.67 CHF	6.41%	1435	4.30%
>60000	318,450,500.40 CHF	24.80%	4109	12.32%
<b>Total</b>	<b>1,283,860,632.89 CHF</b>	<b>100.00%</b>	<b>33,346</b>	<b>100.00%</b>

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

Reporting Date 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan-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	10.96%
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>

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

Reporting Date 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan-24

**10. Current aggregate lease balance**

Portfolio as of: 31.12.2023

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	2,814,966.73 CHF	0.29%	1338	4.01%
5000-10000	17,473,997.36 CHF	1.78%	2284	6.85%
10000-15000	46,521,006.24 CHF	4.75%	3686	11.05%
15000-20000	76,631,432.50 CHF	7.82%	4365	13.09%
20000-25000	97,442,585.40 CHF	9.95%	4344	13.03%
25000-30000	110,305,511.93 CHF	11.26%	4025	12.07%
30000-35000	99,659,189.14 CHF	10.17%	3081	9.24%
35000-40000	90,074,986.45 CHF	9.20%	2407	7.22%
40000-45000	82,104,194.74 CHF	8.38%	1934	5.80%
45000-50000	73,924,139.78 CHF	7.55%	1560	4.68%
50000-55000	65,610,830.22 CHF	6.70%	1253	3.76%
55000-60000	52,792,145.50 CHF	5.39%	919	2.76%
>60000	164,226,304.59 CHF	16.76%	2150	6.45%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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%
<b>Total</b>	<b>CHF 2,884,939</b>	<b>0.83%</b>	<b>26</b>	<b>0.23%</b>

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

**11. Concentration by lessee**

#REF!	Reporting Date	1/31/2024
	Payment Date	2/19/2024
	Monthly Period	Jan 2024

Portfolio as of: 31.01.2024

group in CHF	current aggregate	current	number of	number of
1	426,062.93 CHF	0.04%	16	0.05%
2	305,566.72 CHF	0.03%	2	0.01%
3	296,838.76 CHF	0.03%	6	0.02%
4	288,502.56 CHF	0.03%	2	0.01%
5	275,596.96 CHF	0.03%	5	0.01%
6	273,161.63 CHF	0.03%	6	0.02%
7	261,887.44 CHF	0.03%	5	0.01%
8	261,694.65 CHF	0.03%	2	0.01%
9	256,028.91 CHF	0.03%	2	0.01%
10	250,622.70 CHF	0.03%	6	0.02%
11	250,272.47 CHF	0.03%	4	0.01%
12	248,148.05 CHF	0.03%	2	0.01%
13	245,104.01 CHF	0.02%	6	0.02%
14	244,147.18 CHF	0.02%	7	0.02%
15	224,559.62 CHF	0.02%	2	0.01%
16	223,213.85 CHF	0.02%	2	0.01%
17	216,486.21 CHF	0.02%	4	0.01%
18	211,411.03 CHF	0.02%	7	0.02%
19	210,752.81 CHF	0.02%	4	0.01%
20	208,567.52 CHF	0.02%	2	0.01%
<b>Total</b>	<b>5,178,626.01 CHF</b>	<b>0.53%</b>	<b>92</b>	<b>0.28%</b>

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

**12. Concentration by dealer**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 2024

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>

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

**12. Concentration by dealer**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 2024

Portfolio as of: 31.01.2024

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	18,994,779.48 CHF	3.80%	687	4.11%
2	16,589,396.72 CHF	3.32%	544	3.25%
3	16,127,489.42 CHF	3.23%	382	2.29%
4	15,913,447.28 CHF	3.19%	494	2.96%
5	15,265,694.52 CHF	3.06%	477	2.85%
6	14,740,320.83 CHF	2.95%	444	2.66%
7	14,441,070.97 CHF	2.89%	466	2.79%
8	14,250,431.80 CHF	2.85%	314	1.88%
9	13,278,290.63 CHF	2.66%	411	2.46%
10	9,944,797.18 CHF	1.99%	247	1.48%
11	9,448,898.17 CHF	1.89%	230	1.38%
12	8,980,688.16 CHF	1.80%	194	1.16%
13	7,336,690.56 CHF	1.47%	309	1.85%
14	7,285,152.47 CHF	1.46%	182	1.09%
15	7,053,192.07 CHF	1.41%	191	1.14%
16	6,682,324.47 CHF	1.34%	150	0.90%
17	6,368,185.12 CHF	1.27%	230	1.38%
18	6,111,667.89 CHF	1.22%	221	1.32%
19	6,091,458.75 CHF	1.22%	169	1.01%
20	5,271,403.09 CHF	1.06%	162	0.97%
<b>Total</b>	<b>220,175,379.58 CHF</b>	<b>44.08%</b>	<b>6,504</b>	<b>38.92%</b>

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

**13. Geographical distribution**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan-24

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 Ausserrh	CHF 1,798,641	0.52%	50	0.45%
Appenzell Innerrhoc	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>

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

**13. Geographical distribution**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan-24

Portfolio as of 31.01.2024

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	77,168,456.83 CHF	7.88%	2639	7.91%
Ausser-Rhoden	5,623,773.82 CHF	0.57%	171	0.51%
Basel Land	34,322,852.21 CHF	3.50%	1150	3.45%
Basel Stadt	10,286,095.22 CHF	1.05%	326	0.98%
Bern	94,550,147.33 CHF	9.65%	3316	9.94%
Fribourg	50,708,187.62 CHF	5.18%	1869	5.60%
Geneve	39,190,731.10 CHF	4.00%	1372	4.11%
Glarus	5,846,724.82 CHF	0.60%	197	0.59%
Graubünden	24,548,867.91 CHF	2.51%	775	2.32%
Inner-Rhoden	1,869,270.90 CHF	0.19%	57	0.17%
Jura	11,910,720.79 CHF	1.22%	406	1.22%
Luzern	37,418,707.40 CHF	3.82%	1274	3.82%
Neuchatel	23,457,003.91 CHF	2.39%	828	2.48%
Nidwalden	5,193,200.00 CHF	0.53%	141	0.42%
Obwalden	4,140,674.23 CHF	0.42%	132	0.40%
Schaffhausen	7,607,146.59 CHF	0.78%	260	0.78%
Schwyz	20,911,660.65 CHF	2.13%	615	1.84%
Solothurn	29,064,297.82 CHF	2.97%	1005	3.01%
St. Gallen	46,835,464.54 CHF	4.78%	1578	4.73%
Thurgau	28,546,361.30 CHF	2.91%	990	2.97%
Ticino	99,062,667.18 CHF	10.11%	3688	11.06%
Uri	4,393,504.29 CHF	0.45%	156	0.47%
Valais	51,932,854.59 CHF	5.30%	1696	5.09%
Vaud	103,600,426.05 CHF	10.58%	3690	11.07%
Zug	19,095,692.33 CHF	1.95%	530	1.59%
Zürich	142,295,801.15 CHF	14.53%	4485	13.45%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

**14. Object type**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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: 31.01.2024

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	679,714,579.32 CHF	69.39%	20500	61.48%
used	299,866,711.26 CHF	30.61%	12846	38.52%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</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	223,815,798.75 CHF	22.85%	6463	19.38%
private	755,765,491.83 CHF	77.15%	26883	80.62%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

**15. Delinquencies**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 2024

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

Portfolio as of: 31.01.2024

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	33,364,444.05 CHF	3.41%	932	2.79%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	946,216,846.53 CHF	96.59%	32414	97.21%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

Reporting Date 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan 2024

**16. Seasoning**

Initial Portfolio

group in months	current aggregate lease balance in		current aggregate lease balance in percent of number of		number of contracts in percent of total
	CHF	CHF	total	contracts	
<= 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: 31.01.2024

group in months	current aggregate lease balance in		current aggregate lease balance in percent of number of		number of contracts in percent of total
	CHF	CHF	total	contracts	
<= 06	182,006,481.99	CHF	18.58%	3961	11.88%
> 06 - <= 12	226,436,071.44	CHF	23.12%	5975	17.92%
> 12 - <= 24	246,691,236.31	CHF	25.18%	8184	24.54%
> 24 - <= 36	165,440,880.22	CHF	16.89%	7225	21.67%
> 36 - <= 42	109,954,811.52	CHF	11.22%	5191	15.57%
> 42 - <= 48	47,547,195.51	CHF	4.85%	2682	8.04%
> 48 - <= 53	1,005,439.25	CHF	0.10%	89	0.27%
> 53	499,174.34	CHF	0.05%	39	0.12%
<b>Total</b>	<b>979,581,290.58</b>	<b>CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

Reporting Date 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan 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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.01.2024

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	60,592,195.00 CHF	6.19%	3970	11.91%
> 06 - <= 12	119,804,657.25 CHF	12.23%	5769	17.30%
> 12 - <= 24	174,049,669.61 CHF	17.77%	7455	22.36%
> 24 - <= 36	218,605,520.06 CHF	22.32%	6705	20.11%
> 36 - <= 42	193,756,929.25 CHF	19.78%	4805	14.41%
> 42 - <= 48	159,455,417.31 CHF	16.28%	3393	10.18%
> 48 - <= 53	23,790,373.64 CHF	2.43%	599	1.80%
> 53	29,526,528.46 CHF	3.01%	650	1.95%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33346</b>	<b>100.00%</b>

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

**18. Original term**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.01.2024

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	2,727,341.93 CHF	0.28%	166	0.50%
> 12 - <= 24	18,854,344.00 CHF	1.92%	1,206	3.62%
> 24 - <= 36	51,244,422.90 CHF	5.23%	2,342	7.02%
> 36 - <= 42	3,644,091.28 CHF	0.37%	187	0.56%
> 42 - <= 48	796,124,292.77 CHF	81.27%	26,394	79.15%
> 48 - <= 53	1,746,912.54 CHF	0.18%	90	0.27%
> 53	105,239,885.16 CHF	10.74%	2,961	8.88%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33,346</b>	<b>100.00%</b>

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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

**19. Vehicle type**

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 2024

Portfolio as of: 31.01.2024

group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	392,742,092.25 CHF	40.09%	10,142	30.41%
VW	218,734,221.69 CHF	22.33%	9,076	27.22%
VW NF	133,322,242.39 CHF	13.61%	3,890	11.67%
Skoda	111,120,033.62 CHF	11.34%	4,972	14.91%
Seat	100,498,116.42 CHF	10.26%	4,283	12.84%
Fremdmarke	23,164,584.21 CHF	2.36%	983	2.95%
<b>Total</b>	<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33,346</b>	<b>100.00%</b>

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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 %
<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: 31.01.2024

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	21,057,067.04 CHF	2.15%	834	1,533,837.63 CHF	0.24%
	used	22,879,126.40 CHF	2.34%	1,334	1,171,748.79 CHF	0.19%
<b>10-20</b>						
	new	5,438,241.99 CHF	0.56%	236	825,898.24 CHF	0.13%
	used	8,679,349.86 CHF	0.89%	634	1,376,081.76 CHF	0.22%
<b>20-30</b>						
	new	7,034,186.53 CHF	0.72%	241	1,788,307.24 CHF	0.28%
	used	13,005,893.64 CHF	1.33%	711	3,400,303.78 CHF	0.54%
<b>30-40</b>						
	new	18,053,268.89 CHF	1.84%	476	6,481,393.92 CHF	1.03%
	used	27,259,371.63 CHF	2.78%	1,132	9,775,180.47 CHF	1.55%
<b>40-50</b>						
	new	47,435,827.63 CHF	4.84%	1,038	21,924,976.62 CHF	3.48%
	used	42,850,861.44 CHF	4.37%	1,490	19,617,946.92 CHF	3.11%
<b>50-60</b>						
	new	122,123,833.84 CHF	12.47%	2,507	68,374,953.15 CHF	10.84%
	used	50,331,323.79 CHF	5.14%	1,681	27,934,191.55 CHF	4.43%
<b>60-70</b>						
	new	148,972,098.47 CHF	15.21%	3,536	97,595,974.40 CHF	15.47%
	used	45,011,692.85 CHF	4.59%	1,663	29,366,015.07 CHF	4.66%
<b>70-80</b>						
	new	118,174,773.78 CHF	12.06%	3,978	89,841,750.62 CHF	14.24%
	used	33,671,064.00 CHF	3.44%	1,448	25,713,568.46 CHF	4.08%
<b>80-90</b>						
	new	127,750,078.54 CHF	13.04%	4,980	110,736,626.42 CHF	17.55%
	used	29,619,763.98 CHF	3.02%	1,433	25,738,267.81 CHF	4.08%
<b>&gt;90</b>						
	new	63,675,202.61 CHF	6.50%	2,674	61,673,019.52 CHF	9.78%
	used	26,558,263.67 CHF	2.71%	1,320	25,936,535.83 CHF	4.11%
<b>Total</b>		<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33,346</b>	<b>630,806,578.20 CHF</b>	<b>100.00%</b>

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

Reporting Date	1/31/2024
Payment Date	2/19/2024
Monthly Period	Jan 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 %
<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 17,863,774	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: 31.01.2024

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	commercial	23,470,866.71 CHF	2.40%	932	901,868.55 CHF	0.14%
	private	20,465,326.73 CHF	2.09%	1,236	1,803,717.87 CHF	0.29%
<b>10-20</b>						
	commercial	6,278,329.65 CHF	0.64%	269	945,210.19 CHF	0.15%
	private	7,839,262.20 CHF	0.80%	601	1,256,769.81 CHF	0.20%
<b>20-30</b>						
	commercial	7,611,244.53 CHF	0.78%	268	1,948,314.35 CHF	0.31%
	private	12,428,835.64 CHF	1.27%	684	3,240,296.67 CHF	0.51%
<b>30-40</b>						
	commercial	16,596,993.31 CHF	1.69%	464	5,933,337.45 CHF	0.94%
	private	28,715,647.21 CHF	2.93%	1,144	10,323,236.94 CHF	1.64%
<b>40-50</b>						
	commercial	30,949,635.06 CHF	3.16%	737	14,086,258.52 CHF	2.23%
	private	59,337,054.01 CHF	6.06%	1,791	27,456,665.02 CHF	4.35%
<b>50-60</b>						
	commercial	47,186,223.00 CHF	4.82%	983	26,069,357.59 CHF	4.13%
	private	125,268,934.63 CHF	12.79%	3,205	70,239,787.11 CHF	11.13%
<b>60-70</b>						
	commercial	38,803,279.04 CHF	3.96%	934	25,484,823.45 CHF	4.04%
	private	155,180,512.28 CHF	15.84%	4,265	101,477,166.02 CHF	16.09%
<b>70-80</b>						
	commercial	22,201,116.40 CHF	2.27%	721	17,097,367.91 CHF	2.71%
	private	129,644,721.38 CHF	13.23%	4,705	98,457,951.17 CHF	15.61%
<b>80-90</b>						
	commercial	19,688,262.49 CHF	2.01%	704	16,813,122.54 CHF	2.67%
	private	137,681,580.03 CHF	14.06%	5,709	119,661,771.69 CHF	18.97%
<b>&gt;90</b>						
	commercial	11,029,848.56 CHF	1.13%	451	10,780,235.12 CHF	1.71%
	private	79,203,617.72 CHF	8.09%	3,543	76,829,320.23 CHF	12.18%
<b>Total</b>		<b>979,581,290.58 CHF</b>	<b>100.00%</b>	<b>33,346</b>	<b>630,806,578.20 CHF</b>	<b>100.00%</b>

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

Reporting Date 1/31/2024  
 Payment Date 2/19/2024  
 Monthly Period Jan 2024

**21. Amortisation**

Initial Portfolio

Portfolio as of: 31.01.2024

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	983,407,580.26
2	340,956,330	2	959,894,638.04
3	336,383,477	3	941,826,784.85
4	331,800,268	4	916,474,690.32
5	327,206,703	5	894,200,867.92
6	322,602,781	6	860,816,262.71
7	317,720,352	7	841,501,202.41
8	312,537,669	8	812,639,728.74
9	306,655,988	9	769,094,281.88
10	300,684,020	10	720,736,827.58
11	294,330,410	11	674,941,303.72
12	288,034,353	12	641,186,668.83
13	282,720,848	13	611,087,772.41
14	276,937,690	14	581,631,744.11
15	271,480,769	15	559,944,401.44
16	265,573,109	16	540,707,307.74
17	258,643,493	17	524,685,921.86
18	250,946,544	18	512,680,896.97
19	242,531,414	19	501,096,119.74
20	234,658,966	20	490,741,838.21
21	227,661,287	21	480,431,794.59
22	221,360,636	22	468,843,364.48
23	214,067,311	23	454,034,096.45
24	205,826,050	24	439,755,863.52
25	197,394,276	25	424,873,271.45
26	187,219,471	26	408,826,872.01
27	179,108,143	27	392,814,380.98
28	171,472,533	28	378,109,694.57
29	164,058,047	29	361,980,219.04
30	159,849,147	30	347,189,188.80
31	151,468,246	31	332,530,615.15
32	137,689,224	32	317,451,419.84
33	131,068,099	33	303,512,425.62
34	126,488,971	34	294,906,088.65
35	111,805,510	35	285,309,288.41
36	90,722,594	36	248,535,956.79
37	64,939,178	37	230,391,403.02
38	44,760,146	38	206,366,722.52
39	31,424,488	39	184,985,511.34
40	21,589,719	40	163,905,993.12
41	7,050,855	41	139,136,882.92
42	5,020,979	42	116,763,277.78
43	4,865,040	43	98,318,126.03
44	4,716,309	44	81,090,792.47
45	4,521,132	45	68,332,911.89
46	4,112,221	46	53,131,573.68
47	3,749,486	47	35,457,698.69
48	3,144,734	48	26,627,525.35
49	2,485,634	49	24,836,845.89
50	1,813,621	50	22,074,316.17
51	1,095,579	51	19,346,625.32
52	565,337	52	16,265,233.05
53	138,311	53	13,470,256.95
		54	11,024,386.59
		55	9,254,315.88
		56	6,855,561.14
		57	5,163,605.27
		58	3,222,711.72
		59	832,769.90
			0

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

**22. Contact details**

**ALAG**

<b>Name</b>	<b>Tel</b>	<b>E-Mail</b>
Saltanat Weiss Head Treasury	+41 (0)79 540 8623	<a href="mailto:saltanat.weiss@amag.ch">saltanat.weiss@amag.ch</a>

**Trustee**

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

**Cash manager**

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

## 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.

**Auto Covered Bond Weighted Average Life** means the average Remaining Term for all Auto Covered Bonds weighted by the Principal Amount Outstanding of the Auto Covered Bonds.

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.