

## AMAG Leasing Auto Covered Bond AG Monthly Investor Report

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

### 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

1. Auto Covered Bonds Outstanding

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

1. Detail

Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2022-1 / CH1206367562	6-Feb-26	6-Feb-25	2.25%	130,000,000
2023-1 / CH1290222533	22-Nov-27	22-Nov-25	2.20%	175,000,000
2023-2 / CH1290222541	22-Nov-30	22-Nov-25	2.40%	135,000,000
2024-1 / CH1346743136	10-Jul-28	10-Jul-25	1.70%	100,000,000
Total				540,000,000

2. Payments

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
2022-1 / CH1206367562	-	-	-	-
2023-1 / CH1290222533	-	-	-	-
2023-2 / CH1290222541	-	-	-	-
2024-1 / CH1346743136	-	-	-	-
Total				

3. Overcollateralisation

	Initial period			Current period	
Auto Covered Bonds	34.09%			90.85%	

**AMAG Leasing Auto Covered Bond AG****Monthly Investor Report****2. Guarantor Bank Accounts**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

<b>Liquidity Reserve Fund Ledger</b>	<b>in CHF</b>	<b>Previous Period</b>
Liquidity Reserve Fund Required Amount (the higher of below)	<b>6,788,666.67</b>	<b>5,779,875.00</b>
(a) ACB interest and senior expenses due on next 3 Guarantor Payment Da	1,723,125.00	1,723,125.00
(b) Accrued ACB interest & accrued senior expenses since last Payment Da	6,788,666.67	5,779,875.00
Amount standing to the credit of the Liquidity Reserve Fund Ledger	5,779,875.00	4,803,625.00
Payment due from the Subordinated Lender (further subordinated amount) o	1,008,791.67	976,250.00
Liquidity Reserve Fund Excess Amount		-

<b>Prescribed Cash Limit</b>	<b>in CHF</b>
Lease Assets balance	1,030,613,090.86
Substitute Assets balance	-
Cash balance	7,145,185.80
Minimum Value of Transferred Lease Assets	702,913,731.89
Prescribed Cash Limit Ratio	-45.20%

<b>General Bank Account as of Reporting Date</b>	<b>Current Period</b>
Amount standing to the credit of the General Ledger	63,393.13
Amount standing to the credit of the Guarantor Profit Ledger	293,126.00
Amount standing to the credit of the Liquidity Reserve Fund Ledger previous pe	6,788,666.67
<b>Total</b>	<b>7,145,185.80</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>-</b>

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

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

**3. Priority of Payments**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

**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 Payments into Liquidity Reserve Fund	976,250.00	1,008,791.67
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	9,300.00	9,300.00
	<u>985,550.00</u>	<u>1,018,091.67</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	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

**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	793,572,079.96	817,945,962.53	
B	7,145,185.80	6,127,107.63	
C	0.00	0.00	
X	0.00	0.00	
Z	7,520,833.33	7,745,833.33	
A + B + C - (X + Z)	793,196,432.43	816,327,236.83	
Auto Covered Bonds Outstanding	540,000,000.00	540,000,000.00	<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	702,913,731.89	703,205,939.68	

**Interest Coverage Test**

<u>Cover Pool Revenues</u>	<u>Current level</u>	<u>Current level</u>	<u>Trigger breached</u>
Expected interest income (next 12 months)	35,204,806.81	35,204,806.81	
Expected expenses (next 12 months)	95,765.04	95,765.04	
A	35,109,041.77	35,109,041.77	
Auto Covered Bond Interest Due			
B	11,715,000.00	11,715,000.00	<b>No</b>

**Amortisation Test (Not Applicable)**

<u>Amortisation Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Current level</u>	<u>Trigger breached</u>
A	1,030,613,090.86	1,062,267,483.81	
B	7,145,185.80	6,127,107.63	
C	0.00	0.00	
Z	7,520,833.33	7,745,833.33	
A + B + C - Z	1,030,237,443.33	1,060,648,758.11	
Auto Covered Bonds Outstanding	540,000,000.00	540,000,000.00	<b>No</b>

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

**5. Transaction costs**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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

6. Ratings

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

Notes - current ratings	Auto Covered Bonds	Fitch
		AAA

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

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

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

Reporting Date 6/30/2025  
Payment Date 7/18/2025  
  
Monthly Period Jun 2025

**7. Portfolio information**

<b>FUNDS COLLECTED DURING THE IMMEDIATELY PRECEEDING THE MONTHLY COLLECTION PERIOD</b>	<b>current period</b>	<b>previous period</b>
<b>Beginning of period in CHF</b>	<b>981,418,635.88</b>	<b>1,018,494,147.39</b>
Scheduled principal payments	10,302,498.04	9,843,068.51
Prepayment principal	3,490,328.11	3,527,894.36
Early terminations amounts	8,409,148	8,027,715.19
Other principal payments (if any)	6,159,103	14,417,389.61
<b>Total principal payments</b>	<b>28,361,077.86</b>	<b>35,816,067.67</b>
Retransferred lease assets with effective date=retransfer date	3,274,958.84	1,202,451.37
Defaults net charge-offs	18,356.25	56,992.47
Additional lease assets transferred with eff. date of 01.06.2025	80,848,847.93	0.00
<b>End of Period in CHF</b>	<b>1,030,613,090.86</b>	<b>981,418,635.88</b>

<b>NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES</b>	<b>current period</b>	<b>previous period</b>
Contractual Interest from instalments	2,162,183.97	2,100,094.69
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	1,085,548.44	1,048,251.82
Prepayment penalties received (if any)		0.00
<b>Total non principal collections (interest)</b>	<b>3,247,732.41</b>	<b>3,148,346.51</b>

	<b>current period</b>	<b>previous period</b>
Number of retransferred lease assets (not Defaulted)	119	108
Aggregate balance of retransferred lease assets (not Defaulted)	3,274,958.84	1,202,451.37
	<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

**Portfolio Statistics I**

	<b>Aggregate lease balance</b>	<b>Percentage of aggregate lease balance</b>
Top Lessee	325,312	0.03%
Top 10 Lessees	2,295,769	0.22%
Top (non-AMAG Group) Dealer	19,629,074	1.90%
Used Vehicles	323,280,242	31.37%
Commercial Customers	235,264,126	22.83%
Used Vehicles and Commercial Customers	65,224,284	6.33%
Light Commercial Vehicles	135,578,474	13.16%
Dealer Repurchase Price (Residual Value)	682,619,919	66.23%
Non-AMAG Branded Vehicles	15,091,136	1.46%

**Portfolio Statistics II**

	<b>weighted average of portfolio</b>		
Weighted Average Yield	3.91%		
Weighted Average Original Term	48	in Months	
Weighted Average Seasoning	21	in Months	
Weighted Average Remaining Months	29	in Months	



AMAG Leasing Auto Covered Bond AG  
Monthly Investor Report

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

Reporting Date 6/30/2025  
Payment Date 7/18/2025  
Monthly Period Jun-25

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	Recovery amount in collection period	Cumulative recovery amount	Cumulative recovery rate
1	16	444,271.43 CHF	0.07%	0	- CHF	- CHF	7,725,518.69 CHF	- CHF	- CHF	- CHF	0
2	183	6,136,127.04 CHF	1.76%	0	- CHF	- CHF	10,000,125.69 CHF	- CHF	- CHF	- CHF	0
3	239	7,985,446.84 CHF	2.30%	0	- CHF	- CHF	8,330,282.48 CHF	- CHF	- CHF	- CHF	0
4	209	7,624,761.15 CHF	2.19%	0	- CHF	- CHF	8,683,606.14 CHF	- CHF	- CHF	- CHF	0
5	211	7,829,910.06 CHF	2.24%	0	- CHF	- CHF	11,620,578.52 CHF	- CHF	- CHF	- CHF	0
6	226	7,814,179.92 CHF	2.24%	0	- CHF	- CHF	8,621,114.60 CHF	- CHF	- CHF	- CHF	0
7	229	8,568,514.99 CHF	2.46%	0	- CHF	- CHF	9,272,001.45 CHF	- CHF	- CHF	- CHF	0
8	237	8,304,866.16 CHF	2.08%	0	- CHF	- CHF	11,217,224.64 CHF	- CHF	- CHF	- CHF	0
9	291	9,765,446.04 CHF	2.56%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	- CHF	- CHF	0
10	389	14,486,981.18 CHF	3.51%	0	- CHF	- CHF	10,239,981.39 CHF	- CHF	- CHF	- CHF	0
11	234	8,341,109.20 CHF	2.06%	0	- CHF	- CHF	11,066,466.55 CHF	- CHF	- CHF	- CHF	0
12	1026	27,717,837.93 CHF	4.19%	0	- CHF	- CHF	301,931,269.80 CHF	- CHF	- CHF	- CHF	0
13	892	23,315,054.69 CHF	3.66%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	- CHF	- CHF	0
14	674	18,458,008.88 CHF	2.77%	0	- CHF	- CHF	24,375,950.76 CHF	- CHF	- CHF	- CHF	0
15	584	17,342,188.11 CHF	2.72%	0	- CHF	- CHF	19,883,205.39 CHF	- CHF	- CHF	- CHF	0
16	546	16,213,850.68 CHF	2.26%	0	- CHF	- CHF	17,335,627.09 CHF	- CHF	- CHF	- CHF	0
17	509	15,421,855.89 CHF	2.12%	0	- CHF	- CHF	23,741,859.15 CHF	- CHF	- CHF	- CHF	0
18	619	19,352,498.02 CHF	2.62%	0	- CHF	- CHF	25,165,231.19 CHF	- CHF	- CHF	- CHF	0
19	598	19,461,233.57 CHF	2.59%	0	- CHF	- CHF	23,523,546.23 CHF	- CHF	- CHF	- CHF	0
20	484	16,299,683.20 CHF	2.13%	0	- CHF	- CHF	25,015,572.02 CHF	- CHF	- CHF	- CHF	0
21	501	16,652,991.24 CHF	2.23%	0	- CHF	- CHF	30,241,954.34 CHF	- CHF	- CHF	- CHF	0
22	537	18,462,832.86 CHF	2.89%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	- CHF	- CHF	0
23	528	18,517,595.31 CHF	2.90%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	- CHF	- CHF	0
24	907	28,617,235.24 CHF	2.92%	0	- CHF	- CHF	368,043,292.71 CHF	- CHF	- CHF	- CHF	0
25	790	26,559,092.36 CHF	2.71%	0	- CHF	- CHF	33,697,174.95 CHF	- CHF	- CHF	- CHF	0
26	845	28,262,562.49 CHF	2.87%	0	- CHF	- CHF	37,914,408.90 CHF	- CHF	- CHF	- CHF	0
27	845	33,364,444.05 CHF	3.41%	0	- CHF	- CHF	29,981,133.34 CHF	- CHF	- CHF	- CHF	0
28	702	24,690,652.87 CHF	2.52%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	- CHF	- CHF	0
29	921	31,425,619.54 CHF	3.21%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	- CHF	- CHF	0
30	707	24,969,591.43 CHF	2.55%	0	- CHF	- CHF	29,476,072.92 CHF	- CHF	- CHF	- CHF	0
31	1026	33,480,817.01 CHF	2.55%	0	- CHF	- CHF	368,067,633.31 CHF	- CHF	- CHF	- CHF	0
32	1144	37,357,840.43 CHF	2.95%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
33	945	31,488,112.17 CHF	2.57%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
34	958	30,170,515.76 CHF	2.35%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
35	891	27,659,382.53 CHF	2.30%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
36	863	27,425,556.75 CHF	2.55%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
37	749	23,829,731.75 CHF	2.25%	0	- CHF	- CHF	30,911,727.00 CHF	- CHF	- CHF	- CHF	0
38	751	25,473,547.75 CHF	2.41%	0	- CHF	- CHF	41,793,253.00 CHF	- CHF	- CHF	- CHF	0
39	779	25,733,147.24 CHF	2.43%	0	- CHF	- CHF	38,615,866.00 CHF	- CHF	- CHF	- CHF	0
40	619	20,577,611.91 CHF	1.95%	0	- CHF	- CHF	35,277,947.19 CHF	- CHF	- CHF	- CHF	0
41	850	28,513,386.37 CHF	2.69%	0	- CHF	- CHF	42,532,304.67 CHF	- CHF	- CHF	- CHF	0
42	768	26,290,892.37 CHF	2.58%	0	- CHF	- CHF	- CHF	- CHF	- CHF	- CHF	0
43	806	27,752,807.63 CHF	2.83%	1	56,992.47 CHF	56,992.47 CHF	- CHF	- CHF	45,790.93 CHF	45,790.93 CHF	80%
43	122	31,108,896.99 CHF	3.02%	1	18,356.25 CHF	18,356.25 CHF	80,848,847.93 CHF	- CHF	- CHF	- CHF	0%

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

**9. Original aggregate lease balance**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

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	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

Portfolio as of: 30.06.2025

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	2,284,955.57 CHF	0.17%	269	0.80%
10000-15000	15,751,906.30 CHF	1.16%	1222	3.61%
15000-20000	42,647,783.00 CHF	3.14%	2410	7.12%
20000-25000	80,299,004.66 CHF	5.92%	3552	10.50%
25000-30000	107,539,782.59 CHF	7.93%	3919	11.58%
30000-35000	119,546,990.97 CHF	8.81%	3682	10.88%
35000-40000	141,156,488.46 CHF	10.40%	3770	11.14%
40000-45000	137,393,950.41 CHF	10.13%	3235	9.56%
45000-50000	146,580,854.15 CHF	10.80%	3092	9.14%
50000-55000	137,416,392.98 CHF	10.13%	2626	7.76%
55000-60000	104,460,948.60 CHF	7.70%	1822	5.39%
>60000	321,845,076.15 CHF	23.72%	4231	12.51%
<b>Total</b>	<b>1,356,924,133.84 CHF</b>	<b>100.00%</b>	<b>33,830</b>	<b>100.00%</b>

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

**10. Current aggregate lease balance**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

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**

**10. Current aggregate lease balance**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

Portfolio as of: 30.06.2025

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	2,197,184.75 CHF	0.21%	1153	3.41%
5000-10000	13,633,255.92 CHF	1.32%	1757	5.19%
10000-15000	38,109,346.88 CHF	3.70%	3026	8.94%
15000-20000	70,387,921.14 CHF	6.83%	4009	11.85%
20000-25000	97,494,342.06 CHF	9.46%	4334	12.81%
25000-30000	108,122,741.63 CHF	10.49%	3932	11.62%
30000-35000	116,128,734.10 CHF	11.27%	3577	10.57%
35000-40000	119,526,480.63 CHF	11.60%	3194	9.44%
40000-45000	117,303,989.06 CHF	11.38%	2765	8.17%
45000-50000	105,973,225.32 CHF	10.28%	2238	6.62%
50000-55000	74,794,355.12 CHF	7.26%	1430	4.23%
55000-60000	48,387,373.17 CHF	4.70%	844	2.49%
>60000	118,554,141.08 CHF	11.50%	1571	4.64%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

**11. Concentration by lessee**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

Portfolio as of: 30.06.2025

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	325,312.26 CHF	0.03%	8	0.02%
2	242,367.42 CHF	0.02%	2	0.01%
3	237,655.07 CHF	0.02%	15	0.04%
4	227,908.45 CHF	0.02%	8	0.02%
5	219,207.89 CHF	0.02%	5	0.01%
6	211,884.96 CHF	0.02%	3	0.01%
7	210,775.34 CHF	0.02%	2	0.01%
8	210,497.18 CHF	0.02%	2	0.01%
9	208,051.81 CHF	0.02%	2	0.01%
10	202,108.27 CHF	0.02%	4	0.01%
11	196,878.04 CHF	0.02%	4	0.01%
12	192,935.26 CHF	0.02%	2	0.01%
13	190,635.82 CHF	0.02%	2	0.01%
14	190,406.40 CHF	0.02%	2	0.01%
15	187,739.35 CHF	0.02%	4	0.01%
16	186,638.16 CHF	0.02%	5	0.01%
17	185,562.02 CHF	0.02%	2	0.01%
18	183,240.95 CHF	0.02%	6	0.02%
19	181,330.66 CHF	0.02%	5	0.01%
20	180,956.52 CHF	0.02%	2	0.01%
<b>Total</b>	<b>4,172,091.83 CHF</b>	<b>0.40%</b>	<b>85</b>	<b>0.25%</b>

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

**12. Concentration by dealer**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

Portfolio as of: 30.06.2025

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	19,629,074.38 CHF	3.91%	659	4.03%
2	17,786,023.36 CHF	3.54%	530	3.24%
3	16,607,179.95 CHF	3.31%	532	3.25%
4	16,589,277.28 CHF	3.30%	520	3.18%
5	16,461,789.68 CHF	3.28%	482	2.95%
6	15,219,555.37 CHF	3.03%	369	2.26%
7	13,833,763.42 CHF	2.75%	417	2.55%
8	13,709,797.59 CHF	2.73%	404	2.47%
9	11,127,462.60 CHF	2.22%	281	1.72%
10	10,094,809.68 CHF	2.01%	255	1.56%
11	9,860,142.47 CHF	1.96%	234	1.43%
12	9,741,704.24 CHF	1.94%	246	1.50%
13	7,574,260.42 CHF	1.51%	289	1.77%
14	7,166,955.56 CHF	1.43%	210	1.28%
15	7,013,482.18 CHF	1.40%	185	1.13%
16	6,972,455.45 CHF	1.39%	172	1.05%
17	6,684,228.04 CHF	1.33%	246	1.50%
18	6,183,688.50 CHF	1.23%	214	1.31%
19	5,971,554.80 CHF	1.19%	178	1.09%
20	5,941,589.41 CHF	1.18%	179	1.09%
<b>Total</b>	<b>224,168,794.38 CHF</b>	<b>44.64%</b>	<b>6,602</b>	<b>40.38%</b>

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

**13. Geographical distribution**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

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 Ausserrt	CHF 1,798,641	0.52%	50	0.45%
Appenzell Innerrho	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	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun-25

Portfolio as of: 30.06.2025

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	80,255,133.80 CHF	7.79%	2655	7.85%
Ausser-Rhoden	5,990,562.24 CHF	0.58%	183	0.54%
Basel Land	34,750,586.87 CHF	3.37%	1122	3.32%
Basel Stadt	11,398,338.98 CHF	1.11%	351	1.04%
Bern	99,726,735.24 CHF	9.68%	3318	9.81%
Fribourg	53,434,131.73 CHF	5.18%	1907	5.64%
Geneve	44,129,876.05 CHF	4.28%	1468	4.34%
Glarus	5,971,895.95 CHF	0.58%	190	0.56%
Graubünden	24,965,005.47 CHF	2.42%	784	2.32%
Inner-Rhoden	1,991,931.72 CHF	0.19%	53	0.16%
Jura	14,143,042.69 CHF	1.37%	454	1.34%
Luzern	42,642,460.21 CHF	4.14%	1387	4.10%
Neuchatel	25,507,514.32 CHF	2.47%	837	2.47%
Nidwalden	5,037,777.67 CHF	0.49%	146	0.43%
Obwalden	4,107,703.19 CHF	0.40%	143	0.42%
Schaffhausen	7,496,768.70 CHF	0.73%	247	0.73%
Schwyz	21,625,804.88 CHF	2.10%	633	1.87%
Solothurn	30,725,539.15 CHF	2.98%	1027	3.04%
St. Gallen	50,579,907.85 CHF	4.91%	1644	4.86%
Thurgau	29,413,438.09 CHF	2.85%	969	2.86%
Ticino	106,708,635.35 CHF	10.35%	3724	11.01%
Uri	4,786,012.72 CHF	0.46%	158	0.47%
Valais	54,819,062.59 CHF	5.32%	1788	5.29%
Vaud	106,364,284.84 CHF	10.32%	3670	10.85%
Zug	20,620,050.79 CHF	2.00%	558	1.65%
Zürich	143,420,889.77 CHF	13.92%	4414	13.05%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

**14. Object type**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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: 30.06.2025

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	707,332,849.06 CHF	68.63%	19595	57.92%
used	323,280,241.80 CHF	31.37%	14235	42.08%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</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	235,264,125.96 CHF	22.83%	7077	20.92%
private	795,348,964.90 CHF	77.17%	26753	79.08%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

## **15. Delinquencies**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

### 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: 30.06.2025

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	27,919,754.12 CHF	2.71%	864	2.55%
36-65	3,189,142.87 CHF	0.31%	122	0.36%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not_overdue	999,504,193.87 CHF	96.98%	32844	97.09%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

**16. Seasoning**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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: 30.06.2025

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	179,059,067.40 CHF	17.37%	4805	14.20%
> 06 - <= 12	72,506,096.50 CHF	7.04%	1634	4.83%
> 12 - <= 24	363,036,179.34 CHF	35.23%	10933	32.32%
> 24 - <= 36	292,252,205.47 CHF	28.36%	10326	30.52%
> 36 - <= 42	73,493,216.68 CHF	7.13%	3269	9.66%
> 42 - <= 48	44,573,541.63 CHF	4.32%	2485	7.35%
> 48 - <= 53	3,946,714.72 CHF	0.38%	251	0.74%
> 53	1,746,069.12 CHF	0.17%	127	0.38%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

## **17. Remaining term**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

### 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: 30.06.2025

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	56,038,058.71 CHF	5.44%	3627	10.72%
> 06 - <= 12	79,970,022.00 CHF	7.76%	3726	11.01%
> 12 - <= 24	282,585,165.45 CHF	27.42%	9843	29.10%
> 24 - <= 36	340,192,497.03 CHF	33.01%	9717	28.72%
> 36 - <= 42	83,440,102.32 CHF	8.10%	2019	5.97%
> 42 - <= 48	167,660,919.87 CHF	16.27%	4372	12.92%
> 48 - <= 53	3,937,614.56 CHF	0.38%	97	0.29%
> 53	16,788,710.92 CHF	1.63%	429	1.27%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

**18. Original term**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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: 30.06.2025

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	265,772.31 CHF	0.03%	14	0.04%
> 12 - <= 24	12,242,080.89 CHF	1.19%	782	2.31%
> 24 - <= 36	51,169,314.45 CHF	4.96%	2319	6.85%
> 36 - <= 42	2,827,374.78 CHF	0.27%	135	0.40%
> 42 - <= 48	850,761,965.81 CHF	82.55%	26781	79.16%
> 48 - <= 53	1,948,330.55 CHF	0.19%	91	0.27%
> 53	111,398,252.07 CHF	10.81%	3708	10.96%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>



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

**19. Vehicle type**

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

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	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

Portfolio as of: 30.06.2025

group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	387,491,113.90 CHF	37.60%	10263	30.34%
VW	247,162,344.27 CHF	23.98%	9447	27.92%
VW NF	135,578,473.51 CHF	13.16%	3993	11.80%
Skoda	127,642,175.01 CHF	12.39%	4952	14.64%
Seat	117,647,848.28 CHF	11.42%	4338	12.82%
Fremdmarke	15,091,135.89 CHF	1.46%	837	2.47%
<b>Total</b>	<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>100.00%</b>

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

Reporting Date 6/30/2025  
Payment Date 7/18/2025  
Monthly Period Jun 2025

**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: 30.06.2025

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	15,998,496.96 CHF	1.55%	725	CHF 1,942,261	0.28%
	used	21,475,796.86 CHF	2.08%	1362	CHF 1,715,687	0.25%
<b>10-20</b>						
	new	4,182,745.90 CHF	0.41%	196	CHF 626,548	0.09%
	used	7,493,710.14 CHF	0.73%	574	CHF 1,175,898	0.17%
<b>20-30</b>						
	new	5,508,371.16 CHF	0.53%	189	CHF 1,376,814	0.20%
	used	11,273,134.62 CHF	1.09%	625	CHF 2,913,541	0.43%
<b>30-40</b>						
	new	12,689,382.22 CHF	1.23%	346	CHF 4,582,900	0.67%
	used	22,388,085.66 CHF	2.17%	965	CHF 8,114,085	1.19%
<b>40-50</b>						
	new	41,240,771.23 CHF	4.00%	1012	CHF 19,095,322	2.80%
	used	42,975,070.86 CHF	4.17%	1621	CHF 19,694,508	2.89%
<b>50-60</b>						
	new	118,416,567.61 CHF	11.49%	2667	CHF 66,101,527	9.68%
	used	51,659,691.44 CHF	5.01%	1916	CHF 28,773,258	4.22%
<b>60-70</b>						
	new	157,530,410.13 CHF	15.29%	3661	CHF 102,944,568	15.08%
	used	54,721,248.26 CHF	5.31%	2140	CHF 36,298,293	5.32%
<b>70-80</b>						
	new	166,549,873.76 CHF	16.16%	4392	CHF 126,091,739	18.47%
	used	48,080,484.18 CHF	4.67%	1980	CHF 36,606,335	5.36%
<b>80-90</b>						
	new	118,572,689.50 CHF	11.51%	3788	CHF 101,486,173	14.87%
	used	36,703,181.67 CHF	3.56%	1674	CHF 31,966,397	4.68%
<b>&gt;90</b>						
	new	66,643,540.59 CHF	6.47%	2619	CHF 65,240,418	9.56%
	used	26,509,838.11 CHF	2.57%	1378	CHF 25,873,646	3.79%
<b>Total</b>		<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>CHF 682,619,919</b>	<b>100.00%</b>

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

Reporting Date 6/30/2025  
Payment Date 7/18/2025  
Monthly Period Jun 2025

**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: 30.06.2025

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	19,475,658.56 CHF	1.89%	949	1,241,686.82 CHF	0.18%
	private	17,998,635.26 CHF	1.75%	1138	2,416,261.59 CHF	0.35%
<b>10-20</b>						
	commercial	5,103,813.67 CHF	0.50%	275	779,530.58 CHF	0.11%
	private	6,572,642.37 CHF	0.64%	495	1,022,915.04 CHF	0.15%
<b>20-30</b>						
	commercial	6,120,423.37 CHF	0.59%	245	1,569,668.60 CHF	0.23%
	private	10,661,082.41 CHF	1.03%	569	2,720,686.87 CHF	0.40%
<b>30-40</b>						
	commercial	12,150,937.08 CHF	1.18%	381	4,342,659.59 CHF	0.64%
	private	22,926,530.80 CHF	2.22%	930	8,354,325.20 CHF	1.22%
<b>40-50</b>						
	commercial	25,642,458.12 CHF	2.49%	692	11,731,984.60 CHF	1.72%
	private	58,573,383.97 CHF	5.68%	1941	27,057,845.93 CHF	3.96%
<b>50-60</b>						
	commercial	45,062,044.47 CHF	4.37%	1082	25,081,008.97 CHF	3.67%
	private	125,014,214.58 CHF	12.13%	3501	69,793,776.48 CHF	10.22%
<b>60-70</b>						
	commercial	50,359,265.38 CHF	4.89%	1240	32,919,066.85 CHF	4.82%
	private	161,892,393.01 CHF	15.71%	4561	106,323,794.06 CHF	15.58%
<b>70-80</b>						
	commercial	38,686,340.42 CHF	3.75%	1026	29,214,575.21 CHF	4.28%
	private	175,944,017.52 CHF	17.07%	5346	133,483,498.77 CHF	19.55%
<b>80-90</b>						
	commercial	21,178,658.65 CHF	2.05%	727	18,537,328.40 CHF	2.72%
	private	134,097,212.52 CHF	13.01%	4735	114,915,241.42 CHF	16.83%
<b>&gt;90</b>						
	commercial	11,484,526.24 CHF	1.11%	460	11,112,241.37 CHF	1.63%
	private	81,668,852.46 CHF	7.92%	3537	80,001,822.42 CHF	11.72%
<b>Total</b>		<b>1,030,613,090.86 CHF</b>	<b>100.00%</b>	<b>33830</b>	<b>682,619,918.77 CHF</b>	<b>100.00%</b>

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

Reporting Date	6/30/2025
Payment Date	7/18/2025
Monthly Period	Jun 2025

**21. Amortisation**

Initial Portfolio

Portfolio as of: 30.06.2025

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	1,020,875,787.40
2	340,956,330	2	998,134,143.11
3	336,383,477	3	976,226,739.17
4	331,800,268	4	955,366,426.50
5	327,206,703	5	932,798,884.91
6	322,602,781	6	907,536,077.27
7	317,720,352	7	884,512,615.97
8	312,537,669	8	861,199,823.42
9	306,655,988	9	836,423,726.98
10	300,684,020	10	812,311,404.95
11	294,330,410	11	789,976,158.30
12	288,034,353	12	765,635,844.80
13	282,720,848	13	743,002,129.78
14	276,937,690	14	720,938,042.13
15	271,480,769	15	696,761,094.41
16	265,573,109	16	673,877,103.35
17	258,643,493	17	647,452,686.09
18	250,946,544	18	619,404,219.01
19	242,531,414	19	594,932,716.26
20	234,658,966	20	568,138,479.91
21	227,661,287	21	534,346,346.62
22	221,360,636	22	504,269,927.42
23	214,067,311	23	472,910,386.94
24	205,826,050	24	438,210,628.02
25	197,394,276	25	406,983,233.96
26	187,219,471	26	379,961,354.59
27	179,108,143	27	351,385,631.57
28	171,472,533	28	324,641,544.50
29	164,058,047	29	296,774,318.23
30	159,849,147	30	264,211,413.07
31	151,468,246	31	242,794,964.55
32	137,689,224	32	220,851,136.56
33	131,068,099	33	195,239,905.07
34	126,488,971	34	180,219,911.66
35	111,805,510	35	164,758,747.06
36	90,722,594	36	158,904,525.97
37	64,939,178	37	153,453,169.65
38	44,760,146	38	148,900,712.04
39	31,424,488	39	143,499,654.70
40	21,589,719	40	135,987,341.45
41	7,050,855	41	119,128,547.81
42	5,020,979	42	99,217,931.52
43	4,865,040	43	82,000,343.74
44	4,716,309	44	63,846,448.54
45	4,521,132	45	48,297,145.16
46	4,112,221	46	38,156,455.92
47	3,749,486	47	10,255,970.95
48	3,144,734	48	9,949,315.24
49	2,485,634	49	9,666,718.86
50	1,813,621	50	9,394,879.27
51	1,095,579	51	9,120,206.35
52	565,337	52	8,656,417.53
53	138,311	53	7,123,405.32
		54	5,405,185.66
		55	4,002,631.47
		56	2,443,945.83
		57	1,408,385.02
		58	1014361.09
		59	0

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

### 22. Contact details

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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.