

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

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

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**1. Auto Covered Bonds Outstanding**

**1. Detail**

Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2021-1 / CH1141700521	18-Feb-25	18-Feb-25	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
2024-1 / CH1346743136	10-Jul-28	10-Jul-25	1.70%	100,000,000
<b>Total</b>				800,000,000

**2. Payments**

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
2021-1 / CH1141700521				
2022-1 / CH1206367562				
2023-1 / CH1290222533				
2023-2 / CH1290222541				
2024-1 / CH1346743136				
<b>Total</b>		0.00		

**3. Overcollateralisation**

	Initial period			Current period	
Auto Covered Bonds	34.09%			34.19%	

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**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>	<b>in CHF</b>	<b>Previous Period</b>
Liquidity Reserve Fund Required Amount (the higher of below)	<b>10,071,750.00</b>	<b>9,062,958.33</b>
(a) ACB interest and senior expenses due on next 3 Guarantor Payment	10,038,125.00	7,113,125.00
(b) Accrued ACB interest & accrued senior expenses since last Payment	10,071,750.00	9,062,958.33
Amount standing to the credit of the Liquidity Reserve Fund Ledger	9,062,958.33	8,086,708.33
Payment due from the Subordinated Lender (further subordinated amount)	1,008,791.67	976,250.00
Liquidity Reserve Fund Excess Amount	-	-

<b>Prescribed Cash Limit</b>	<b>in CHF</b>
Lease Assets balance	1,073,516,014.64
Substitute Assets balance	-
Cash balance	9,385,641.17
Minimum Value of Transferred Lease Assets	1,052,252,572.42
Prescribed Cash Limit Ratio	-1.12%

<b>General Bank Account as of Reporting Date</b>	<b>Current Period</b>
Amount standing to the credit of the General Ledger	-
Amount standing to the credit of the Guarantor Profit Ledger	322,682.84
Amount standing to the credit of the Liquidity Reserve Fund Ledger previous	-
Amount standing to the credit of the Liquidity Reserve Fund Ledger previous	9,062,958.33
<b>Total</b>	<b>9,385,641.17</b>

<b>General Custody Account</b>	<b>in CHF</b>
Amount standing to the credit of the General Investments Ledger	9,000,000.00

<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	-

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**3. Priority of Payments**

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**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	1,008,791.67	976,250.00
6 Collateral Differential	- 438,306.00	- 424,167.00
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	452,083.00	437,500.00
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 General Bank Account	-	-
	1,022,568.67	989,583.00

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

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Cover Pool Report**

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**4. Tests**

**Asset Coverage Test**

<u>Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	826,607,331.27	933,925,642.12	
B	9,385,641.17	8,351,845.10	
C	0.00	0.00	
X	0.00	0.00	
Z	9,645,833.33	9,979,166.67	
A + B + C - (X + Z)	826,347,139.11	932,298,320.55	
Auto Covered Bonds Outstanding	800,000,000.00	800,000,000.00	<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	1,039,103,948.07	1,040,879,440.80	

**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)	35,321,021.64	36,569,464.90	
Expected expenses (next 12 months)	92,542.00	92,500.00	
A	35,228,479.64	36,476,964.90	
<u>Auto Covered Bond Interest Due</u>			
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	1,073,516,014.64	1,212,890,444.31	
B	9,385,641.17	8,351,845.10	
C	0.00	0.00	
Z	9,645,833.33	9,979,166.67	
A + B + C - Z	1,073,255,822.48	1,211,263,122.74	
Auto Covered Bonds Outstanding	800,000,000.00	800,000,000.00	<b>No</b>

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**5. Transaction costs**

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

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**6. Ratings**

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

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

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

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**7. Portfolio information**

<b>FUNDS COLLECTED DURING THE IMMEDIATELY PRECEDING THE MONTHLY COLLECTION PERIOD</b>	<b>current period</b>	<b>previous period</b>
<b>Beginning of period in CHF</b>	<b>1,121,541,949.14</b>	<b>1,193,425,877.35</b>
Scheduled principal payments	22,506,946.63	10,663,585.20
Prepayment principal	19,031,028.97	3,893,691.10
Early terminations amounts		9,605,043.10
Other principal payments (if any)		8,708,934.79
<b>Total principal payments</b>	<b>41,537,975.60</b>	<b>32,871,254.19</b>
Retransferred lease assets	6,487,958.90	39,012,674.02
Defaults net charge-offs	0.00	29,013.95
Additional lease assets transferred	0.00	0.00
<b>End of Period in CHF</b>	<b>1,073,516,014.64</b>	<b>1,121,541,949.14</b>

<b>NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES</b>	<b>current period</b>	<b>current period</b>
Contractual Interest from instalments	2,311,522.33	2,329,486.19
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	1,137,519.65	1,149,642.54
Prepayment penalties received (if any)	7,439.37	13,685.60
<b>Total non principal collections (interest)</b>	<b>3,456,481.35</b>	<b>3,492,814.33</b>

	<b>current period</b>	<b>current period</b>
Number of retransferred lease assets (not Defaulted)	171	1194
Aggregate balance of retransferred lease assets (not Defaulted)	6,487,958.90	39,012,674.02
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>	<b>Aggregate lease balance</b>	<b>Percentage of aggregate lease balance</b>
Top Lessee	362,727	0.03%
Top 10 Lessees	2,561,013	0.24%
Top (non-AMAG Group) Dealer	20,264,293	1.89%
Used Vehicles	343,268,092	31.98%
Commercial Customers	243,220,933	22.66%
Used Vehicles and Commercial Customers	69,728,518	6.50%
Light Commercial Vehicles	146,438,986	13.64%
Dealer Repurchase Price (Residual Value)	735,564,076	68.52%
Non-AMAG Branded Vehicles	22,373,986	2.08%

<b>Portfolio Statistics II</b>	<b>weighted average of portfolio</b>		
Weighted Average Yield	3.83%		
Weighted Average Original Term	48.0	in Months	
Weighted Average Seasoning	21.7	in Months	
Weighted Average Remaining Months	27.2	in Months	



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

End of collection period	Number of Leases Assets in Delinquent Status (but not Default) in the collection period	Aggregate Lease Balance of Delinquent Lease Assets	Delinquency Ratio i) balance Delinquent Lease Assets divided by ii) Collateral Portfolio	Number of defaulted lease assets in the collection period	Defaulted amount in collection period	Aggregate defaulted amount since initial cut-off-date/issue date	Transferred amount of new lease assets	Aggregate amount of defaulted transferred lease assets	Cumulative Default Ratio	Recovery amount in collection period	Cumulative recovery amount	Cumulative recovery rate	Cumulative Net Default Ratio	Portfolio losses during the previous collection period	Cumulative portfolio losses since Initial cut off date
1	16	444,271.43 CHF	0.07%	0	- CHF	- CHF	7,725,518.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
2	183	6,136,127.04 CHF	1.76%	0	- CHF	- CHF	10,000,125.69 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
3	239	7,985,446.84 CHF	2.30%	0	- CHF	- CHF	8,330,282.48 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
4	209	7,624,761.15 CHF	2.19%	0	- CHF	- CHF	8,683,606.14 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
5	211	7,829,910.06 CHF	2.24%	0	- CHF	- CHF	11,620,578.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
6	226	7,814,179.92 CHF	2.24%	0	- CHF	- CHF	8,621,114.80 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
7	229	8,568,514.99 CHF	2.46%	0	- CHF	- CHF	9,272,001.45 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
8	237	8,304,866.16 CHF	2.08%	0	- CHF	- CHF	11,217,224.64 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
9	291	9,765,446.04 CHF	2.56%	0	- CHF	- CHF	10,001,474.52 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
10	399	14,486,981.18 CHF	3.51%	0	- CHF	- CHF	10,239,981.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
11	234	8,341,109.20 CHF	2.06%	0	- CHF	- CHF	11,066,466.55 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
12	1026	27,717,837.93 CHF	4.19%	0	- CHF	- CHF	301,931,269.80 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
13	892	23,315,054.69 CHF	3.66%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
14	674	19,458,008.88 CHF	2.77%	0	- CHF	- CHF	24,375,950.76 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
15	584	17,342,188.11 CHF	2.72%	0	- CHF	- CHF	19,883,205.39 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
16	546	16,213,850.68 CHF	2.26%	0	- CHF	- CHF	17,335,627.09 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
17	509	15,421,859.88 CHF	2.12%	0	- CHF	- CHF	23,741,859.15 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
18	619	19,352,499.02 CHF	2.62%	0	- CHF	- CHF	25,165,231.19 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
19	598	19,461,233.57 CHF	2.59%	0	- CHF	- CHF	23,523,546.23 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
20	484	16,299,683.20 CHF	2.13%	0	- CHF	- CHF	25,015,572.02 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
21	501	16,652,991.24 CHF	2.23%	0	- CHF	- CHF	30,241,954.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
22	537	18,462,832.86 CHF	2.89%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
23	528	18,517,595.31 CHF	2.90%	0	- CHF	- CHF	22,280,265.42 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
24	907	26,617,235.24 CHF	2.92%	0	- CHF	- CHF	366,043,292.71 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
25	790	26,559,092.36 CHF	2.71%	0	- CHF	- CHF	33,697,114.85 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
26	845	28,262,562.49 CHF	2.87%	0	- CHF	- CHF	37,914,409.90 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
27	845	33,364,444.05 CHF	3.41%	0	- CHF	- CHF	29,981,133.34 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
28	702	24,690,652.87 CHF	2.52%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
29	921	31,625,619.54 CHF	3.21%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
30	707	24,669,591.43 CHF	2.55%	0	- CHF	- CHF	29,476,072.92 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
31	1026	33,480,817.01 CHF	2.55%	0	- CHF	- CHF	369,067,633.31 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
32	1144	37,357,840.43 CHF	2.95%	0	- CHF	- CHF	- CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
33	945	31,488,112.17 CHF	2.57%	0	- CHF	- CHF	- CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
34	959	30,170,515.76 CHF	2.35%	0	- CHF	- CHF	- CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
35	891	27,659,382.53 CHF	2.30%	0	- CHF	- CHF	- CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
36	863	27,425,556.75 CHF	2.55%	0	- CHF	- CHF	- CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF

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

**9. Original aggregate lease balance**

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Initial Portfolio

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000		0.00%		0.00%
10000-15000	CHF 5,849,621	1.37%	446	4.03%
15000-20000	CHF 13,307,969	3.11%	749	6.76%
20000-25000	CHF 28,631,491	6.70%	1,264	11.41%
25000-30000	CHF 44,233,962	10.35%	1,604	14.48%
30000-35000	CHF 45,570,920	10.66%	1,405	12.68%
35000-40000	CHF 51,269,509	12.00%	1,368	12.35%
40000-45000	CHF 53,583,778	12.54%	1,264	11.41%
45000-50000	CHF 38,241,468	8.95%	809	7.30%
50000-55000	CHF 28,435,703	6.65%	543	4.90%
55000-60000	CHF 21,755,932	5.09%	379	3.42%
>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>

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**9. Original aggregate lease balance**

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Portfolio as of: 31.10.2024

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	3,365,594.49 CHF	0.24%	395	1.06%
10000-15000	22,919,359.46 CHF	1.61%	1784	4.80%
15000-20000	57,412,933.85 CHF	4.03%	3255	8.77%
20000-25000	94,517,642.23 CHF	6.63%	4188	11.28%
25000-30000	123,568,701.63 CHF	8.67%	4502	12.12%
30000-35000	137,294,959.11 CHF	9.63%	4232	11.40%
35000-40000	152,865,840.06 CHF	10.72%	4084	11.00%
40000-45000	142,470,008.54 CHF	10.00%	3359	9.05%
45000-50000	138,323,623.91 CHF	9.70%	2921	7.87%
50000-55000	123,725,608.87 CHF	8.68%	2363	6.36%
55000-60000	97,882,554.75 CHF	6.87%	1707	4.60%
>60000	331,060,194.49 CHF	23.23%	4341	11.69%
<b>Total</b>	<b>1,425,407,021.39 CHF</b>	<b>100.00%</b>	<b>37,131</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

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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	2,829,057.99 CHF	0.22%	1,509	3.40%
5000-10000	CHF 21,025,308	1.60%	2,731	6.16%
10000-15000	CHF 59,711,225	4.55%	4,734	10.68%
15000-20000	CHF 100,829,354	7.68%	5,741	12.95%
20000-25000	CHF 137,198,240	10.45%	6,106	13.77%
25000-30000	CHF 148,949,454	11.35%	5,429	12.24%
30000-35000	CHF 133,491,627	10.17%	4,120	9.29%
35000-40000	CHF 126,212,814	9.62%	3,376	7.61%
40000-45000	CHF 116,893,411	8.91%	2,755	6.21%
45000-50000	CHF 105,904,951	8.07%	2,235	5.04%
50000-55000	CHF 91,819,819	7.00%	1,754	3.96%
55000-60000	CHF 72,929,682	5.56%	1,272	2.87%
>60000	CHF 194,506,205	14.82%	2,582	5.82%
<b>Total</b>	<b>CHF 1,312,301,148</b>	<b>100.00%</b>	<b>44,344</b>	<b>100.00%</b>

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group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000	2,701,169.38 CHF	0.25%	1478	3.98%
5000-10000	17,870,078.54 CHF	1.66%	2304	6.21%
10000-15000	49,295,797.54 CHF	4.59%	3929	10.58%
15000-20000	87,272,851.32 CHF	8.13%	4975	13.40%
20000-25000	114,786,476.27 CHF	10.69%	5114	13.77%
25000-30000	121,255,603.04 CHF	11.30%	4426	11.92%
30000-35000	114,442,994.06 CHF	10.66%	3530	9.51%
35000-40000	109,065,820.61 CHF	10.16%	2913	7.85%
40000-45000	99,277,007.02 CHF	9.25%	2340	6.30%
45000-50000	90,487,544.22 CHF	8.43%	1909	5.14%
50000-55000	73,616,743.71 CHF	6.86%	1406	3.79%
55000-60000	55,984,538.37 CHF	5.22%	976	2.63%
>60000	137,459,390.56 CHF	12.80%	1831	4.93%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37131</b>	<b>100.00%</b>

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

**11. Concentration by lessee**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 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 372,853	0.05%	2	0.01%
2	CHF 289,138	0.04%	1	0.00%
3	CHF 239,789	0.03%	1	0.00%
4	CHF 226,521	0.03%	2	0.01%
5	CHF 225,669	0.03%	1	0.00%
6	CHF 215,416	0.03%	2	0.01%
7	CHF 214,428	0.03%	2	0.01%
8	CHF 210,995	0.03%	1	0.00%
9	CHF 208,464	0.03%	8	0.04%
10	CHF 191,996	0.03%	1	0.00%
11	CHF 185,481	0.03%	3	0.01%
12	CHF 178,400	0.03%	2	0.01%
13	CHF 177,656	0.03%	1	0.00%
14	CHF 175,125	0.03%	2	0.01%
15	CHF 174,660	0.02%	1	0.00%
16	CHF 173,853	0.02%	1	0.00%
17	CHF 170,397	0.02%	1	0.00%
18	CHF 168,652	0.02%	2	0.01%
19	CHF 163,616	0.02%	2	0.01%
20	CHF 162,183	0.02%	2	0.01%
<b>Total</b>	<b>CHF 4,125,291</b>	<b>0.59%</b>	<b>38</b>	<b>0.18%</b>

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

**11. Concentration by lessee**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

Portfolio as of: 31.10.2024

group in CHF	current aggregate	current	number of	number of
1	362,727.12 CHF	0.03%	8	0.02%
2	314,529.14 CHF	0.03%	15	0.04%
3	286,250.71 CHF	0.03%	8	0.02%
4	239,582.24 CHF	0.02%	3	0.01%
5	235,487.04 CHF	0.02%	5	0.01%
6	233,745.97 CHF	0.02%	2	0.01%
7	225,647.54 CHF	0.02%	2	0.01%
8	224,837.82 CHF	0.02%	4	0.01%
9	220,580.03 CHF	0.02%	6	0.02%
10	217,625.38 CHF	0.02%	4	0.01%
11	216,006.16 CHF	0.02%	2	0.01%
12	212,928.07 CHF	0.02%	6	0.02%
13	209,404.96 CHF	0.02%	5	0.01%
14	204,054.96 CHF	0.02%	2	0.01%
15	202,564.98 CHF	0.02%	4	0.01%
16	200,087.64 CHF	0.02%	2	0.01%
17	192,619.99 CHF	0.02%	4	0.01%
18	190,747.48 CHF	0.02%	2	0.01%
19	190,248.31 CHF	0.02%	7	0.02%
20	190,022.64 CHF	0.02%	3	0.01%
<b>Total</b>	<b>4,569,698.18 CHF</b>	<b>0.43%</b>	<b>94</b>	<b>0.25%</b>

**AMAG Leasing Auto Covered Bond AG  
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**12. Concentration by dealer**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 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	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

Portfolio as of: 31.10.2024

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	20,264,292.57 CHF	3.78%	725	3.95%
2	17,937,087.02 CHF	3.35%	606	3.31%
3	17,905,082.75 CHF	3.34%	571	3.11%
4	16,770,256.74 CHF	3.13%	527	2.87%
5	16,731,514.03 CHF	3.12%	414	2.26%
6	15,614,599.70 CHF	2.91%	481	2.62%
7	15,538,322.97 CHF	2.90%	520	2.84%
8	14,534,569.69 CHF	2.71%	460	2.51%
9	11,905,440.02 CHF	2.22%	289	1.58%
10	10,389,285.54 CHF	1.94%	264	1.44%
11	9,623,580.16 CHF	1.79%	235	1.28%
12	9,612,442.44 CHF	1.79%	256	1.40%
13	7,895,393.78 CHF	1.47%	236	1.29%
14	7,878,392.51 CHF	1.47%	325	1.77%
15	7,536,088.42 CHF	1.41%	200	1.09%
16	7,255,566.57 CHF	1.35%	280	1.53%
17	7,028,055.72 CHF	1.31%	176	0.96%
18	6,696,052.43 CHF	1.25%	236	1.29%
19	6,581,930.40 CHF	1.23%	190	1.04%
20	6,155,316.03 CHF	1.15%	152	0.83%
<b>Total</b>	<b>233,853,269.49 CHF</b>	<b>43.61%</b>	<b>7,143</b>	<b>38.96%</b>

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

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct-24

**13. Geographical distribution**

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	CHF 25,427,936	7.29%	819	7.39%
Appenzell Ausserrh	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	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct-24

Portfolio as of: 31.10.2024

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	84,408,700.52 CHF	7.86%	2949	7.94%
Ausser-Rhoden	5,884,475.06 CHF	0.55%	184	0.50%
Basel Land	37,224,931.88 CHF	3.47%	1278	3.44%
Basel Stadt	11,560,695.99 CHF	1.08%	370	1.00%
Bern	104,142,410.69 CHF	9.70%	3652	9.83%
Fribourg	58,151,645.34 CHF	5.42%	2138	5.76%
Geneve	42,296,933.20 CHF	3.94%	1503	4.05%
Glarus	6,267,931.43 CHF	0.58%	211	0.57%
Graubünden	25,913,885.61 CHF	2.41%	863	2.32%
Inner-Rhoden	2,036,931.13 CHF	0.19%	59	0.16%
Jura	14,616,589.58 CHF	1.36%	508	1.37%
Luzern	43,335,594.46 CHF	4.04%	1486	4.00%
Neuchatel	25,056,995.84 CHF	2.33%	873	2.35%
Nidwalden	5,596,522.75 CHF	0.52%	164	0.44%
Obwalden	4,264,666.53 CHF	0.40%	144	0.39%
Schaffhausen	7,944,144.55 CHF	0.74%	279	0.75%
Schwyz	22,498,976.34 CHF	2.10%	690	1.86%
Solothurn	31,782,849.06 CHF	2.96%	1135	3.06%
St. Gallen	54,396,200.61 CHF	5.07%	1841	4.96%
Thurgau	31,955,901.50 CHF	2.98%	1107	2.98%
Ticino	110,677,135.04 CHF	10.31%	4192	11.29%
Uri	5,347,910.18 CHF	0.50%	185	0.50%
Valais	56,090,071.62 CHF	5.22%	1872	5.04%
Vaud	107,919,194.35 CHF	10.05%	3947	10.63%
Zug	20,773,272.56 CHF	1.94%	581	1.56%
Zürich	153,371,448.82 CHF	14.29%	4922	13.26%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

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

**14. Object type**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

Initial Portfolio

car type	current aggregate		number of contracts	number of contracts in percent of total
	lease balance in CHF	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: 31.10.2024

car type	current aggregate		number of contracts	number of contracts in percent of total
	lease balance	in percent of total		
new	730,247,922.68 CHF	68.02%	21672	58.36%
used	343,268,091.96 CHF	31.98%	15461	41.64%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

customer group	current aggregate		number of contracts	number of contracts in percent of total
	lease balance	in percent of total		
commercial	243,220,932.70 CHF	22.66%	7348	19.79%
private	830,295,081.94 CHF	77.34%	29785	80.21%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

**AMAG Leasing Auto Covered Bond AG  
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**15. Delinquencies**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 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: 31.10.2024

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	27,425,556.75 CHF	2.55%	863	2.32%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	1,046,090,457.89 CHF	97.45%	36270	97.68%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

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**16. Seasoning**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

Initial Portfolio

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

Portfolio as of: 31.10.2024

group in months	current aggregate lease balance in CHF	current aggregate		number of contracts	number of contracts in percent of total
		lease balance	in percent of total		
<= 06	20,698,800.40 CHF	1.93%		417	1.12%
> 06 - <= 12	241,739,405.35 CHF	22.52%		6563	17.67%
> 12 - <= 24	453,266,247.47 CHF	42.22%		13927	37.51%
> 24 - <= 36	205,919,699.15 CHF	19.18%		8229	22.16%
> 36 - <= 42	67,873,010.37 CHF	6.32%		3399	9.15%
> 42 - <= 48	80,978,079.51 CHF	7.54%		4388	11.82%
> 48 - <= 53	2,525,414.90 CHF	0.24%		166	0.45%
> 53	515,357.49 CHF	0.05%		44	0.12%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>		<b>37133</b>	<b>100.00%</b>

**AMAG Leasing Auto Covered Bond AG  
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**17. Remaining term**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 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	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: 31.10.2024

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	98,145,861.08 CHF	9.14%	5747	15.48%
> 06 - <= 12	82,751,070.38 CHF	7.71%	4316	11.62%
> 12 - <= 24	203,956,418.07 CHF	19.00%	8136	21.91%
> 24 - <= 36	406,868,461.85 CHF	37.90%	11829	31.86%
> 36 - <= 42	210,134,524.94 CHF	19.57%	5283	14.23%
> 42 - <= 48	43,817,563.08 CHF	4.08%	1108	2.98%
> 48 - <= 53	21,760,859.25 CHF	2.03%	584	1.57%
> 53	6,081,255.99 CHF	0.57%	130	0.35%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

**AMAG Leasing Auto Covered Bond AG  
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**18. Original term**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 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: 31.10.2024

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	3,004,756.85 CHF	0.28%	188	0.51%
> 12 - <= 24	21,651,419.29 CHF	2.02%	1341	3.61%
> 24 - <= 36	60,115,383.84 CHF	5.60%	2788	7.51%
> 36 - <= 42	3,646,683.78 CHF	0.34%	186	0.50%
> 42 - <= 48	869,358,533.18 CHF	80.98%	28933	77.92%
> 48 - <= 53	2,096,156.92 CHF	0.20%	106	0.29%
> 53	113,643,080.78 CHF	10.59%	3591	9.67%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>



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**19. Vehicle type**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

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**  
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**19. Vehicle type**

Reporting Date	10/31/2024
Payment Date	11/18/2024
Monthly Period	Oct 2024

Portfolio as of: 31.10.2024

<u>group</u>	<u>current aggregate</u>	<u>current aggregate lease balance in percent of total</u>	<u>number of contracts</u>	<u>number of contracts in percent of total</u>
Audi	403,318,149.77 CHF	37.57%	10970	29.54%
VW	255,444,038.96 CHF	23.80%	10530	28.36%
VW NF	146,438,986.17 CHF	13.64%	4236	11.41%
Skoda	125,588,714.57 CHF	11.70%	5373	14.47%
Seat	120,352,139.30 CHF	11.21%	4913	13.23%
Fremdmarke	22,373,985.87 CHF	2.08%	1111	2.99%
<b>Total</b>	<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>100.00%</b>

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**20. Residual value**

	current Period				previous Period			
	Aggregate residual Value	% Aggregate	Number of Contracts	% Number	Aggregate residual Value (prev.)	% Aggregate	Number of Contracts (prev.)	% Number (prev.)
Dealer obligation not fulfilled and due during the collection period	0.00 CHF	0.00%	0	0.00%	0.00 CHF	0.00%	0	0.00%
Residual Value of early terminated leases	0.00 CHF	0.00%	0	0.00%	0.00 CHF	0.00%	0	0.00%
Dealer obligation paid during the collection period	0.00 CHF	0.00%	0	0.00%	0.00 CHF	0.00%	0	0.00%
Residual Value amount of Defaulted Lease Assets	0.00 CHF	0.00%	0	0.00%	0.00 CHF	0.00%	0	0.00%
<b>Total</b>	<b>0.00 CHF</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>	<b>0.00 CHF</b>	<b>0.00%</b>	<b>0</b>	<b>0.00%</b>

Portfolio Aggregate Lease Balance end of period 349,193,093.36 CHF  
 Portfolio Aggregate Lease Balance end of previous period 0

**AMAG Leasing Auto Covered Bond AG**  
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Reporting Date	10/31/2024
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**20. Residual value by vehicle type**

Initial Portfolio

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

Portfolio as of: 31.10.2024

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	15,765,977.35 CHF	1.47%	666	1,778,412.52 CHF	0.24%
	used	20,009,137.48 CHF	1.86%	1289	1,293,854.29 CHF	0.18%
<b>10-20</b>						
	new	3,463,028.63 CHF	0.32%	133	532,427.42 CHF	0.07%
	used	7,074,222.53 CHF	0.66%	622	1,095,831.24 CHF	0.15%
<b>20-30</b>						
	new	3,765,041.42 CHF	0.35%	140	982,701.58 CHF	0.13%
	used	10,683,634.78 CHF	1.00%	628	2,713,391.39 CHF	0.37%
<b>30-40</b>						
	new	8,670,965.03 CHF	0.81%	239	3,107,769.62 CHF	0.42%
	used	22,813,885.03 CHF	2.13%	1046	8,237,556.72 CHF	1.12%
<b>40-50</b>						
	new	20,557,631.93 CHF	1.91%	496	9,459,699.64 CHF	1.29%
	used	41,681,641.84 CHF	3.88%	1740	19,140,252.67 CHF	2.60%
<b>50-60</b>						
	new	105,485,798.70 CHF	9.83%	2297	59,286,381.63 CHF	8.06%
	used	58,020,473.00 CHF	5.40%	2248	32,609,094.15 CHF	4.43%
<b>60-70</b>						
	new	184,300,014.41 CHF	17.17%	4249	121,314,624.60 CHF	16.49%
	used	61,150,601.99 CHF	5.70%	2369	40,294,377.42 CHF	5.48%
<b>70-80</b>						
	new	170,033,465.49 CHF	15.84%	4819	127,947,600.43 CHF	17.39%
	used	52,374,575.62 CHF	4.88%	2162	39,722,426.74 CHF	5.40%
<b>80-90</b>						
	new	115,396,684.23 CHF	10.75%	4177	99,273,860.15 CHF	13.50%
	used	36,928,447.82 CHF	3.44%	1694	31,916,911.45 CHF	4.34%
<b>&gt;90</b>						
	new	102,809,315.49 CHF	9.58%	4456	103,011,466.81 CHF	14.00%
	used	32,531,471.87 CHF	3.03%	1663	31,845,435.76 CHF	4.33%
<b>Total</b>		<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>735,564,076.23 CHF</b>	<b>100.00%</b>

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**20. Residual value by customer type**

Initial Portfolio

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

Portfolio as of: 31.10.2024

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	20,997,237.01 CHF	1.96%	949	1,127,915.86 CHF	0.15%
	private	14,777,877.82 CHF	1.38%	1006	1,944,350.95 CHF	0.26%
<b>10-20</b>						
	commercial	5,167,347.97 CHF	0.48%	246	781,521.85 CHF	0.11%
	private	5,369,903.19 CHF	0.50%	509	846,736.81 CHF	0.12%
<b>20-30</b>						
	commercial	6,464,628.26 CHF	0.60%	255	1,642,318.64 CHF	0.22%
	private	7,984,047.94 CHF	0.74%	513	2,053,774.33 CHF	0.28%
<b>30-40</b>						
	commercial	12,984,203.68 CHF	1.21%	400	4,666,892.19 CHF	0.63%
	private	18,500,646.38 CHF	1.72%	885	6,678,434.15 CHF	0.91%
<b>40-50</b>						
	commercial	26,280,751.09 CHF	2.45%	706	12,077,331.43 CHF	1.64%
	private	35,958,522.68 CHF	3.35%	1530	16,522,620.88 CHF	2.25%
<b>50-60</b>						
	commercial	47,502,550.69 CHF	4.42%	1153	26,408,365.51 CHF	3.59%
	private	116,003,721.01 CHF	10.81%	3392	65,487,110.27 CHF	8.90%
<b>60-70</b>						
	commercial	52,770,708.22 CHF	4.92%	1227	34,521,142.80 CHF	4.69%
	private	192,679,908.18 CHF	17.95%	5391	127,087,859.22 CHF	17.28%
<b>70-80</b>						
	commercial	33,390,601.25 CHF	3.11%	965	25,062,615.89 CHF	3.41%
	private	189,017,439.86 CHF	17.61%	6016	142,607,411.28 CHF	19.39%
<b>80-90</b>						
	commercial	20,256,523.77 CHF	1.89%	729	17,355,350.33 CHF	2.36%
	private	132,068,608.28 CHF	12.30%	5142	113,835,421.27 CHF	15.48%
<b>&gt;90</b>						
	commercial	17,406,380.76 CHF	1.62%	718	17,137,731.20 CHF	2.33%
	private	117,934,406.60 CHF	10.99%	5401	117,719,171.37 CHF	16.00%
<b>Total</b>		<b>1,073,516,014.64 CHF</b>	<b>100.00%</b>	<b>37133</b>	<b>735,564,076.23 CHF</b>	<b>100.00%</b>

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**21. Amortisation**

Initial Portfolio

Portfolio as of: 31.10.2024

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	1,040,962,164.99
2	340,956,330	2	1,013,637,023.12
3	336,383,477	3	987,839,401.26
4	331,800,268	4	956,785,239.26
5	327,206,703	5	924,995,102.91
6	322,602,781	6	896,141,519.39
7	317,720,352	7	868,630,537.16
8	312,537,669	8	844,508,990.00
9	306,655,988	9	821,610,833.94
10	300,684,020	10	800,047,103.30
11	294,330,410	11	780,187,868.22
12	288,034,353	12	758,366,517.20
13	282,720,848	13	733,639,103.67
14	276,937,690	14	711,228,186.79
15	271,480,769	15	688,822,345.06
16	265,573,109	16	664,624,966.24
17	258,643,493	17	641,540,713.42
18	250,946,544	18	620,535,975.57
19	242,531,414	19	596,841,637.23
20	234,658,966	20	575,704,079.37
21	227,661,287	21	554,796,699.51
22	221,360,636	22	531,821,445.28
23	214,067,311	23	510,468,925.42
24	205,826,050	24	484,893,012.75
25	197,394,276	25	457,587,214.06
26	187,219,471	26	433,757,387.30
27	179,108,143	27	407,525,892.62
28	171,472,533	28	374,243,067.82
29	164,058,047	29	345,147,880.87
30	159,849,147	30	315,629,975.40
31	151,468,246	31	281,384,221.16
32	137,689,224	32	251,057,953.56
33	131,068,099	33	225,111,186.25
34	126,488,971	34	197,696,019.63
35	111,805,510	35	172,250,298.30
36	90,722,594	36	145,905,498.72
37	64,939,178	37	115,039,821.92
38	44,760,146	38	95,691,567.22
39	31,424,488	39	75,418,308.14
40	21,589,719	40	51,406,605.65
41	7,050,855	41	38,888,945.60
42	5,020,979	42	26,628,504.83
43	4,865,040	43	23,296,113.78
44	4,716,309	44	20,495,842.22
45	4,521,132	45	18,554,720.32
46	4,112,221	46	15,692,289.30
47	3,749,486	47	13,331,064.52
48	3,144,734	48	11,016,177.55
49	2,485,634	49	8,341,161.56
50	1,813,621	50	6,589,364.06
51	1,095,579	51	4,764,548.84
52	565,337	52	2,671,586.77
53	138,311	53	1,432,832.98
		54	0.00
		55	
		56	
		57	
		58	
		59	

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**22. Contact details**

**ALAG**

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

<b>TMF Management Services SA</b>	<b>Tel</b> +41 (0)44 542 8147	<b>E-Mail</b> <a href="mailto:Swiss_capitalmarkets@tmf-group.com">Swiss_capitalmarkets@tmf-group.com</a>
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**Cash manager**

<b>TMF Services SA</b>	<b>Tel</b> +41 (0)44 542 8147	<b>E-Mail</b> <a href="mailto:Swiss_capitalmarkets@tmf-group.com">Swiss_capitalmarkets@tmf-group.com</a>
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## AMAG Leasing Auto Covered Bond AG Monthly Investor/ Servicing Report

### 23. Glossary

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

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

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

where,

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

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

1. A delinquency factor which is equal to (a) 40 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise;
2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise; and
3. a substitution factor which is equal to 0 per cent. if a Substitution Event is continuing and the Transferred Lease Asset has not yet been retransferred to the Assignor or 100 per cent. otherwise.

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

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

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

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

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

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

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

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

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

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

$$A \geq B$$

where

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

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

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

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

$$A + B + C - Z$$

where,

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

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

1. A delinquency factor which is equal to (a) 80 per cent. if the Transferred Lease Asset is a Defaulted Lease Asset, or (b) 100 per cent. otherwise.
2. An eligibility factor which is equal to 0 per cent. if a breach of any Lease Asset Representation and Warranty relating to the Transferred Lease Asset is continuing and has not been remedied or such Transferred Lease Asset is a Fraud Lease Asset or 100 per cent. otherwise.

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

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

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