

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

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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	Not applicable	0.00%	260,000,000
2022-1 / CH1206367562	6-Feb-26	6-Feb-25	2.25%	130,000,000
2023-1 / CH1290222533	22-Nov-27	22-Nov-24	2.20%	175,000,000
2023-2 / CH1290222541	22-Nov-30	22-Nov-24	2.40%	135,000,000
2024-1 / CH1346743136	10-Jul-28	10-Jul-25	1.70%	100,000,000
<b>Total</b>				<b>800,000,000</b>

**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%			53.28%	

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**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		in CHF
Liquidity Reserve Fund Required Amount (the higher of below)		<b>7,113,125.00</b>
(a) ACB interest and senior expenses due on next 3 Guarantor Payment Dates		7,113,125.00
(b) Accrued ACB interest & accrued senior expenses since last Payment Dates of		7,077,916.67
Amount standing to the credit of the Liquidity Reserve Fund Ledger		173,202.30
Payment due from the Subordinated Lender (further subordinated amount)		6,939,922.70
Liquidity Reserve Fund Excess Amount		-

<b>Prescribed Cash Limit</b>		in CHF
Lease Assets balance		1,226,211,909.68
Substitute Assets balance		-
Cash balance		411,352.57
Minimum Value of Transferred Lease Assets		1,052,252,572.42
Prescribed Cash Limit Ratio	-16.49%	

<b>General Bank Account</b>		in CHF
Amount standing to the credit of the General Ledger		238,150.27
Amount standing to the credit of the Guarantor Profit Ledger		-
Amount standing to the credit of the Liquidity Reserve Fund Ledger		173,202.30
<b>Total</b>		<b>411,352.57</b>

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

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

<b>Cover Pool Custody Account</b>		in CHF
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	-	371.70
2 Payments to the Trustee	-	-
3 Payments to the Principal Paying Agent	-	-
4 Pay Senior Expenses *	-	-
5 Liquidity Reserve Fund	-	-
6 Collateral Differential	- 423,583.33	-
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	436,805.56	-
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 General Bank Account	-	13.50
	13,222.22	385.20

\* 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	944,183,170.45	975,722,972.86	
B	411,352.57	399,685.90	
C	0.00	0.00	
X	0.00	0.00	
Z	10,645,833.33	10,979,166.67	
A + B + C - (X + Z)	933,948,689.69	965,143,492.09	
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	1,052,252,572.42	1,052,700,624.37	

**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)	41,590,923.16	41,590,923.16	
Expected expenses (next 12 months)	92,500.00	92,500.00	
A	41,498,423.16	41,498,423.16	
<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	1,226,211,909.68	1,267,172,692.02	
B	411,352.57	399,685.90	
C	0.00	0.00	
Z	10,645,833.33	10,979,166.67	
A + B + C - Z	1,215,977,428.92	1,256,593,211.25	
Auto Covered Bonds Outstanding	800,000,000.00	700,000,000.00	<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>1,267,172,692.02</b>	<b>1,312,301,147.82</b>
Scheduled principal payments	23,029,522.09	22,439,557.29
Prepayment principal	8,980,755.23	13,270,215.98
Early terminations amounts		
Other principal payments (if any)		
<b>Total principal payments</b>	<b>32,010,277.32</b>	<b>35,709,773.27</b>
Retransferred lease assets	8,950,505.02	9,418,682.53
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	0.00	0.00
<b>End of Period in CHF</b>	<b>1,226,211,909.68</b>	<b>1,267,172,692.02</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	2,648,735.81	1,844,777.90
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	1,422,609.31	903,074.72
Prepayment penalties received (if any)	9,271.99	
<b>Total non principal collections (interest)</b>	<b>4,080,617.11</b>	<b>2,747,852.62</b>

	<b>current period</b>	<b>current period</b>
Number of retransferred lease assets (not Defaulted)	227	213
Aggregate balance of retransferred lease assets (not Defaulted)	8,950,505.02	9,418,682.53
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	376,513	0.03%
Top 10 Lessees	2,787,743	0.23%
Top (non-AMAG Group) Dealer	23,498,617	1.92%
Used Vehicles	382,942,704	31.23%
Commercial Customers	268,598,372	21.90%
Used Vehicles and Commercial Customers	77,853,606	6.35%
Light Commercial Vehicles	159,445,586	13.00%
Dealer Repurchase Price (Residual Value)	812,093,359	66.23%
Non-AMAG Branded Vehicles	25,516,344	2.08%

<b>Portfolio Statistics II</b>	<b>weighted average of portfolio</b>
Weighted Average Yield	3.78%



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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	8,621,114.60 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
7	229	8,968,514.99 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	11,066,466.56 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
12	1026	27,717,837.93 CHF	4.19%	0	- CHF	- CHF	301,931,289.80 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
13	862	23,315,054.69 CHF	3.66%	0	- CHF	- CHF	20,503,779.33 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
14	674	18,458,008.88 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	15,421,855.89 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	16,652,891.24 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	28,617,235.24 CHF	2.92%	0	- CHF	- CHF	368,043,292.71 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
25	790	26,559,092.36 CHF	2.71%	0	- CHF	- CHF	33,697,174.95 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
26	845	28,262,562.49 CHF	2.87%	0	- CHF	- CHF	37,914,408.90 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
27	845	33,364,444.05 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	31,425,619.54 CHF	3.21%	0	- CHF	- CHF	34,066,576.21 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
30	707	24,969,591.43 CHF	2.55%	0	- CHF	- CHF	29,476,072.92 CHF	- CHF	0	- CHF	- CHF	0	0	- CHF	- CHF
31	1026	33,490,817.01 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	0.32%	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: 31.07.2024

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	3,859,080.33 CHF	0.24%	454	1.09%
10000-15000	26,109,397.30 CHF	1.64%	2032	4.87%
15000-20000	65,093,174.14 CHF	4.09%	3691	8.84%
20000-25000	106,393,411.63 CHF	6.68%	4715	11.30%
25000-30000	141,203,171.11 CHF	8.87%	5141	12.32%
30000-35000	154,316,703.57 CHF	9.69%	4757	11.40%
35000-40000	173,213,066.24 CHF	10.88%	4628	11.09%
40000-45000	164,468,986.65 CHF	10.33%	3877	9.29%
45000-50000	155,258,675.64 CHF	9.75%	3280	7.86%
50000-55000	135,046,954.03 CHF	8.48%	2580	6.18%
55000-60000	106,088,643.27 CHF	6.66%	1851	4.44%
>60000	361,240,038.68 CHF	22.69%	4725	11.32%
<b>Total</b>	<b>1,592,291,302.59 CHF</b>	<b>100.00%</b>	<b>41,731</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

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Initial Portfolio

<u>group in CHF</u>	<u>current aggregate lease balance in CHF</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>
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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**10. Current aggregate lease balance**

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Portfolio as of: 31.07.2024

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000	2,870,466.10 CHF	0.23%	1469	3.52%
5000-10000	19,373,592.94 CHF	1.58%	2501	5.99%
10000-15000	55,650,906.65 CHF	4.54%	4424	10.60%
15000-20000	97,056,095.40 CHF	7.92%	5521	13.23%
20000-25000	130,755,110.24 CHF	10.66%	5815	13.93%
25000-30000	139,196,632.27 CHF	11.35%	5076	12.16%
30000-35000	127,309,114.06 CHF	10.38%	3926	9.41%
35000-40000	118,814,162.18 CHF	9.69%	3176	7.61%
40000-45000	112,097,251.99 CHF	9.14%	2644	6.34%
45000-50000	100,837,922.92 CHF	8.22%	2127	5.10%
50000-55000	84,866,870.01 CHF	6.92%	1621	3.88%
55000-60000	65,129,486.99 CHF	5.31%	1137	2.72%
>60000	172,254,297.93 CHF	14.05%	2294	5.50%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</b>	<b>100.00%</b>

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

**11. Concentration by lessee**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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 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	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 2024

Portfolio as of: 31.07.2024

group in CHF	current aggregate	current	number of	number of
1	376,512.56 CHF	0.03%	8	0.02%
2	342,684.11 CHF	0.03%	15	0.04%
3	307,619.12 CHF	0.03%	8	0.02%
4	291,614.86 CHF	0.02%	2	0.00%
5	256,585.24 CHF	0.02%	8	0.02%
6	249,764.63 CHF	0.02%	3	0.01%
7	248,452.48 CHF	0.02%	5	0.01%
8	242,254.78 CHF	0.02%	5	0.01%
9	239,381.17 CHF	0.02%	2	0.00%
10	232,874.39 CHF	0.02%	2	0.00%
11	228,622.41 CHF	0.02%	4	0.01%
12	227,092.80 CHF	0.02%	2	0.00%
13	223,797.15 CHF	0.02%	6	0.01%
14	219,759.27 CHF	0.02%	5	0.01%
15	213,278.83 CHF	0.02%	2	0.00%
16	210,263.87 CHF	0.02%	2	0.00%
17	207,110.11 CHF	0.02%	2	0.00%
18	206,697.20 CHF	0.02%	4	0.01%
19	203,034.04 CHF	0.02%	5	0.01%
20	200,701.27 CHF	0.02%	4	0.01%
<b>Total</b>	<b>4,928,100.29 CHF</b>	<b>0.40%</b>	<b>94</b>	<b>0.23%</b>

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

**12. Concentration by dealer**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 2024

Portfolio as of: 31.07.2024

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	23,498,617.10 CHF	3.84%	835	4.06%
2	20,221,781.68 CHF	3.30%	634	3.08%
3	20,119,143.71 CHF	3.29%	671	3.26%
4	19,624,258.31 CHF	3.21%	486	2.36%
5	18,675,559.64 CHF	3.05%	589	2.86%
6	18,266,557.57 CHF	2.98%	598	2.91%
7	17,213,576.20 CHF	2.81%	516	2.51%
8	16,951,591.00 CHF	2.77%	531	2.58%
9	14,123,263.61 CHF	2.31%	339	1.65%
10	11,814,539.65 CHF	1.93%	299	1.45%
11	11,188,649.44 CHF	1.83%	281	1.37%
12	10,912,285.67 CHF	1.78%	258	1.25%
13	9,541,675.28 CHF	1.56%	379	1.84%
14	8,822,071.11 CHF	1.44%	255	1.24%
15	8,587,916.01 CHF	1.40%	223	1.08%
16	8,325,949.27 CHF	1.36%	204	0.99%
17	8,268,412.72 CHF	1.35%	303	1.47%
18	7,666,976.85 CHF	1.25%	214	1.04%
19	7,539,887.09 CHF	1.23%	261	1.27%
20	6,931,131.63 CHF	1.13%	172	0.84%
<b>Total</b>	<b>268,293,843.54 CHF</b>	<b>43.82%</b>	<b>8,048</b>	<b>39.14%</b>

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

**13. Geographical distribution**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul-24

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	CHF 25,427,936	7.29%	819	7.39%
Appenzell Ausserrh	CHF 1,798,641	0.52%	50	0.45%
Appenzell 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	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul-24

Portfolio as of: 31.07.2024

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	95,913,015.12 CHF	7.82%	3304	7.92%
Ausser-Rhoden	6,900,795.72 CHF	0.56%	206	0.49%
Basel Land	41,985,034.01 CHF	3.42%	1415	3.39%
Basel Stadt	13,044,786.57 CHF	1.06%	415	0.99%
Bern	118,809,284.18 CHF	9.69%	4103	9.83%
Fribourg	66,589,134.00 CHF	5.43%	2395	5.74%
Geneve	48,602,173.74 CHF	3.96%	1702	4.08%
Glarus	7,245,989.98 CHF	0.59%	242	0.58%
Graubünden	29,738,629.78 CHF	2.43%	957	2.29%
Inner-Rhoden	2,263,180.52 CHF	0.18%	67	0.16%
Jura	16,531,190.09 CHF	1.35%	560	1.34%
Luzern	49,005,998.84 CHF	4.00%	1654	3.96%
Neuchatel	29,413,188.44 CHF	2.40%	1021	2.45%
Nidwalden	6,333,434.54 CHF	0.52%	187	0.45%
Obwalden	4,893,882.85 CHF	0.40%	160	0.38%
Schaffhausen	8,854,992.07 CHF	0.72%	304	0.73%
Schwyz	25,374,213.57 CHF	2.07%	768	1.84%
Solothurn	36,372,001.15 CHF	2.97%	1270	3.04%
St. Gallen	61,406,558.60 CHF	5.01%	2055	4.92%
Thurgau	35,785,376.06 CHF	2.92%	1227	2.94%
Ticino	125,833,511.90 CHF	10.26%	4699	11.26%
Uri	6,128,393.94 CHF	0.50%	205	0.49%
Valais	65,008,604.85 CHF	5.30%	2133	5.11%
Vaud	126,296,946.69 CHF	10.30%	4492	10.76%
Zug	23,058,536.23 CHF	1.88%	644	1.54%
Zürich	174,823,056.24 CHF	14.26%	5546	13.29%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</b>	<b>100.00%</b>

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

**14. Object type**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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: 31.07.2024

car type	current aggregate		number of contracts	number of contracts in percent of total
	lease balance	in percent of total		
new	843,269,205.88 CHF	68.77%	24934	59.75%
used	382,942,703.80 CHF	31.23%	16797	40.25%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</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	268,598,371.58 CHF	21.90%	7913	18.96%
private	957,613,538.10 CHF	78.10%	33818	81.04%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</b>	<b>100.00%</b>

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

**15. Delinquencies**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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: 31.07.2024

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	31,488,112.17 CHF	2.57%	945	2.26%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	1,194,723,797.51 CHF	97.43%	40786	97.74%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</b>	<b>100.00%</b>

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

**16. Seasoning**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 2024

Initial Portfolio

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

Portfolio as of: 31.07.2024

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of		number of contracts	number of contracts in percent of total
		total	contracts		
<= 06	148,434,579.49 CHF	12.11%		3543	8.49%
> 06 - <= 12	283,148,918.19 CHF	23.09%		7930	19.00%
> 12 - <= 24	422,394,586.86 CHF	34.45%		13152	31.52%
> 24 - <= 36	194,193,573.71 CHF	15.84%		8023	19.23%
> 36 - <= 42	92,558,264.40 CHF	7.55%		4407	10.56%
> 42 - <= 48	84,033,951.26 CHF	6.85%		4561	10.93%
> 48 - <= 53	1,040,104.54 CHF	0.08%		78	0.19%
> 53	407,931.23 CHF	0.03%		37	0.09%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>		<b>41731</b>	<b>100.00%</b>

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

**17. Remaining term**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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: 31.07.2024

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	97,327,098.22 CHF	7.94%	5749	13.78%
> 06 - <= 12	110,006,346.48 CHF	8.97%	5402	12.94%
> 12 - <= 24	199,502,582.52 CHF	16.27%	8319	19.93%
> 24 - <= 36	386,159,119.07 CHF	31.49%	11425	27.38%
> 36 - <= 42	240,351,509.63 CHF	19.60%	6228	14.92%
> 42 - <= 48	147,869,470.94 CHF	12.06%	3476	8.33%
> 48 - <= 53	24,148,800.07 CHF	1.97%	638	1.53%
> 53	20,846,982.75 CHF	1.70%	494	1.18%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41731</b>	<b>100.00%</b>

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

**18. Original term**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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: 31.07.2024

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	4,492,079.22 CHF	0.37%	254	0.61%
> 12 - <= 24	26,407,284.99 CHF	2.15%	1,593	3.82%
> 24 - <= 36	68,822,941.69 CHF	5.61%	3,076	7.37%
> 36 - <= 42	4,319,676.84 CHF	0.35%	219	0.52%
> 42 - <= 48	994,618,877.69 CHF	81.11%	32,683	78.32%
> 48 - <= 53	2,262,089.47 CHF	0.18%	109	0.26%
> 53	125,288,959.78 CHF	10.22%	3,797	9.10%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41,731</b>	<b>100.00%</b>



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

**19. Vehicle type**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 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  
Monthly Investor/Servicing Report**

**19. Vehicle type**

Reporting Date	7/31/2024
Payment Date	8/18/2024
Monthly Period	Jul 2024

Portfolio as of: 31.07.2024

<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	465,745,752.45 CHF	37.98%	12,449	29.83%
VW	289,192,456.53 CHF	23.58%	11,740	28.13%
VW NF	159,445,585.73 CHF	13.00%	4,519	10.83%
Skoda	147,277,368.16 CHF	12.01%	6,250	14.98%
Seat	139,034,402.66 CHF	11.34%	5,584	13.38%
Fremdmarke	25,516,344.15 CHF	2.08%	1,189	2.85%
<b>Total</b>	<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41,731</b>	<b>100.00%</b>

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**20. Residual value by vehicle type**

Initial Portfolio

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

Portfolio as of: 31.07.2024

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	21,380,046.65 CHF	1.74%	868	1,255,747.70 CHF	0.15%
	used	23,635,985.51 CHF	1.93%	1,454	1,254,432.36 CHF	0.15%
<b>10-20</b>						
	new	5,206,068.20 CHF	0.42%	223	818,578.73 CHF	0.10%
	used	8,688,479.16 CHF	0.71%	695	1,359,618.55 CHF	0.17%
<b>20-30</b>						
	new	7,513,155.46 CHF	0.61%	264	1,927,662.23 CHF	0.24%
	used	13,615,421.09 CHF	1.11%	736	3,493,488.13 CHF	0.43%
<b>30-40</b>						
	new	17,037,695.33 CHF	1.39%	483	6,131,312.63 CHF	0.76%
	used	29,430,322.08 CHF	2.40%	1,315	10,629,847.01 CHF	1.31%
<b>40-50</b>						
	new	49,633,309.20 CHF	4.05%	1,135	23,102,851.95 CHF	2.84%
	used	49,564,893.92 CHF	4.04%	1,991	22,713,304.63 CHF	2.80%
<b>50-60</b>						
	new	137,978,121.61 CHF	11.25%	2,916	77,119,241.54 CHF	9.50%
	used	66,525,603.08 CHF	5.43%	2,469	37,060,873.16 CHF	4.56%
<b>60-70</b>						
	new	200,393,547.50 CHF	16.34%	4,677	131,894,208.52 CHF	16.24%
	used	67,384,968.41 CHF	5.50%	2,551	44,359,148.20 CHF	5.46%
<b>70-80</b>						
	new	170,027,434.95 CHF	13.87%	5,073	128,471,795.03 CHF	15.82%
	used	52,239,119.72 CHF	4.26%	2,152	39,513,104.04 CHF	4.87%
<b>80-90</b>						
	new	125,568,189.61 CHF	10.24%	4,638	108,104,162.04 CHF	13.31%
	used	37,807,242.10 CHF	3.08%	1,754	32,442,268.26 CHF	3.99%
<b>&gt;90</b>						
	new	108,531,637.37 CHF	8.85%	4,657	107,196,612.43 CHF	13.20%
	used	34,050,668.73 CHF	2.78%	1,680	33,245,101.47 CHF	4.09%
<b>Total</b>		<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41,731</b>	<b>812,093,358.61 CHF</b>	<b>100.00%</b>

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**20. Residual value by customer type**

Initial Portfolio

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

Portfolio as of: 31.07.2024

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	24,184,091.26 CHF	1.97%	1,026	1,139,139.68 CHF	0.14%
	private	20,831,940.90 CHF	1.70%	1,296	1,371,040.38 CHF	0.17%
<b>10-20</b>						
	commercial	5,957,506.48 CHF	0.49%	270	918,778.73 CHF	0.11%
	private	7,937,040.88 CHF	0.65%	648	1,259,418.55 CHF	0.16%
<b>20-30</b>						
	commercial	8,434,905.37 CHF	0.69%	296	2,173,243.86 CHF	0.27%
	private	12,693,671.18 CHF	1.04%	704	3,247,906.50 CHF	0.40%
<b>30-40</b>						
	commercial	15,723,789.37 CHF	1.28%	474	5,643,477.47 CHF	0.69%
	private	30,744,228.04 CHF	2.51%	1,324	11,117,682.17 CHF	1.37%
<b>40-50</b>						
	commercial	34,081,967.71 CHF	2.78%	850	15,623,165.82 CHF	1.92%
	private	65,116,235.41 CHF	5.31%	2,276	30,192,990.76 CHF	3.72%
<b>50-60</b>						
	commercial	55,063,136.10 CHF	4.49%	1,261	30,576,347.37 CHF	3.77%
	private	149,440,588.59 CHF	12.19%	4,124	83,603,767.33 CHF	10.29%
<b>60-70</b>						
	commercial	53,126,343.48 CHF	4.33%	1,266	34,724,166.40 CHF	4.28%
	private	214,652,172.43 CHF	17.51%	5,962	141,529,190.32 CHF	17.43%
<b>70-80</b>						
	commercial	32,893,307.80 CHF	2.68%	999	24,806,708.76 CHF	3.05%
	private	189,373,246.87 CHF	15.44%	6,226	143,178,192.31 CHF	17.63%
<b>80-90</b>						
	commercial	22,404,054.36 CHF	1.83%	804	19,269,995.45 CHF	2.37%
	private	140,971,377.35 CHF	11.50%	5,588	121,276,434.85 CHF	14.93%
<b>&gt;90</b>						
	commercial	16,729,269.65 CHF	1.36%	667	16,271,165.54 CHF	2.00%
	private	125,853,036.45 CHF	10.26%	5,670	124,170,548.36 CHF	15.29%
<b>Total</b>		<b>1,226,211,909.68 CHF</b>	<b>100.00%</b>	<b>41,731</b>	<b>812,093,358.61 CHF</b>	<b>100.00%</b>

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**21. Amortisation**

Initial Portfolio

Portfolio as of: 31.07.2024

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	1,210,656,822.52
2	340,956,330	2	1,174,651,829.97
3	336,383,477	3	1,136,112,499.68
4	331,800,268	4	1,099,174,444.06
5	327,206,703	5	1,069,877,654.31
6	322,602,781	6	1,042,478,932.88
7	317,720,352	7	1,009,798,777.68
8	312,537,669	8	976,209,356.03
9	306,655,988	9	945,702,010.28
10	300,684,020	10	916,661,122.00
11	294,330,410	11	891,122,768.98
12	288,034,353	12	866,953,705.45
13	282,720,848	13	844,138,908.71
14	276,937,690	14	823,071,513.67
15	271,480,769	15	800,055,191.88
16	265,573,109	16	774,154,562.84
17	258,643,493	17	750,679,046.65
18	250,946,544	18	727,084,206.51
19	242,531,414	19	701,603,510.44
20	234,658,966	20	677,442,487.82
21	227,661,287	21	655,244,564.45
22	221,360,636	22	630,455,334.98
23	214,067,311	23	608,108,595.94
24	205,826,050	24	586,022,720.91
25	197,394,276	25	561,984,521.43
26	187,219,471	26	539,530,830.44
27	179,108,143	27	512,718,310.93
28	171,472,533	28	483,993,552.17
29	164,058,047	29	459,013,660.28
30	159,849,147	30	431,274,918.05
31	151,468,246	31	396,716,986.97
32	137,689,224	32	366,026,820.70
33	131,068,099	33	335,157,692.57
34	126,488,971	34	299,565,536.23
35	111,805,510	35	267,817,432.71
36	90,722,594	36	240,597,435.59
37	64,939,178	37	212,051,549.41
38	44,760,146	38	185,506,335.13
39	31,424,488	39	157,573,532.25
40	21,589,719	40	125,185,233.55
41	7,050,855	41	104,641,710.40
42	5,020,979	42	82,761,613.27
43	4,865,040	43	56,686,067.53
44	4,716,309	44	42,556,334.15
45	4,521,132	45	28,586,680.61
46	4,112,221	46	25,105,549.91
47	3,749,486	47	22,097,748.11
48	3,144,734	48	19,894,662.98
49	2,485,634	49	16,923,945.53
50	1,813,621	50	14,401,168.59
51	1,095,579	51	11,991,032.73
52	565,337	52	9,208,767.79
53	138,311	53	7,263,095.81
		54	5,149,794.70
		55	2,898,518.09
		56	1,538,982.54
		57	0.00
		58	0.00
		59	0.00

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**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.