

## AMAG Leasing Auto Covered Bond AG Monthly Investor Report

Reporting Date	31/10/2022
Payment Date	18/11/2022
Monthly Period	Oct 2022



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**1. Auto Covered Bonds Outstanding**

**1. Detail**

Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2021-1 / CH1141700521	18-Feb-25	Not applicable	0.00%	260,000,000.00

**Total**

**2. Payments**

**Interest**

**Principal**

Series	Current Period	Previous Period	Current Period	Previous Period

**Total**

**3. Overcollateralisation**

	Initial period		Current period	
Auto Covered Bonds	34.09%		145.09%	

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**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		<b>in CHF</b>
Liquidity Reserve Fund Required Amount		
(a) ACB interest and senior expenses due on next 3 Payment Dates	20,375.00	
(b) Accrued ACB interest since last Payment Date	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	157,814.50	
Payment due from the Subordinated Lender	-	
Liquidity Reserve Fund Excess Amount	137,439.50	

<b>Prescribed Cash Limit</b>		<b>in CHF</b>
Lease Assets balance	637,246,957.12	
Substitute Assets balance	-	
Cash balance	392,814.50	
Minimum Value of Transferred Lease Assets	493,253,399.37	
Prescribed Cash Limit Ratio	-29.09%	

<b>General Bank Account</b>		<b>in CHF</b>
Amount standing to the credit of the General Ledger	235,000.00	
Amount standing to the credit of the Guarantor Profit Ledger	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	157,814.50	
<b>Total</b>		

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

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

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

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**3. Priority of Payments**

**Priority of Payments**

	<i>Current Period</i>	<i>Previous Period</i>
1 Payments to the Tax Authority and other Creditors	-	-
2 Payments to the Trustee	-	-
3 Payments to the Principal Paying Agent	-	-
4 Pay Senior Expenses *	-	-
5 Liquidity Reserve Fund	-	-
6 Collateral Differential	-	-
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	-	-
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 <u>General Bank Account</u>	15,000.00	-

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

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**4. Tests**

**Asset Coverage Test**

<u>Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	503,425,096.12	275,090,413.18	
B	392,814.50	329,815.50	
C	0.00	0.00	
X	0.00	0.00	
Z	4,387,500.00	4,550,000.00	
A + B + C - (X + Z)	499,430,410.62	270,870,228.68	
Auto Covered Bonds Outstanding	260,000,000.00	260,000,000.00	<b>No</b>
Asset Percentage Used	79%	79%	
Net transfer of Substitute Assets since the Cut-Off Date	0.00	0.00	
Minimum Value of Transferred Lease Assets	493,253,399.37	328,696,437.34	

**Interest Coverage Test**

<u>Cover Pool Revenues</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
Expected interest income (next 12 months)	16,155,952.00	8,572,847.00	
Expected expenses (next 12 months)	81,500.00	81,500.00	
A	16,074,452.00	8,491,347.00	
<u>Auto Covered Bond Interest Due</u>			
B	-	-	
Interest coverage ratio			<b>No</b>

**Amortisation Test (Not Applicable)**

<u>Amortisation Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	637,246,957.12	348,215,712.89	
B	392,814.50	329,815.50	
C	-	-	
Z	4,387,500.00	4,550,000.00	
A + B + C - Z	633,252,271.62	343,995,528.39	
Auto Covered Bonds Outstanding	<b>260,000,000.00</b>	<b>260,000,000.00</b>	<b>No</b>

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**5. Transaction costs**

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

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**6. Ratings**

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

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

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

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**7. Portfolio information**

<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>348,215,712.89</b>	<b>349,038,913.97</b>
Scheduled principal payments	5,136,006.92	5,466,689.80
Prepayment principal	4,263,918.12	4,695,910.95
Early terminations amounts	0.00	0.00
Other principal payments (if any)	0.00	0.00
<b>Total principal payments</b>	<b>9,399,925.04</b>	<b>10,162,600.75</b>
Retransferred lease assets	3,500,100.53	1,727,066.88
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	301,931,269.90	11,066,466.55
<b>End of Period in CHF</b>	<b>637,246,957.12</b>	<b>348,215,712.89</b>

<b>NON-PRINCIPAL RECEIPTS FROM PERFORMING OR IN ARREARS AUTO RECEIVABLES</b>	<b>current period</b>	<b>previous period</b>
Contractual Interest from instalments	503,345.35	600,785.84
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	238,455.11	221,430.19
Prepayment penalties received (if any)	0.00	0.00
<b>Total non principal collections (interest)</b>	<b>741,800.46</b>	<b>822,216.03</b>

	<b>current period</b>	<b>previous period</b>
Number of retransferred lease assets (not Defaulted)	114	45
Aggregate balance of retransferred lease assets (not Defaulted)	3,500,100.53	1,727,066.88
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	322,876	0.05%
Top 10 Lessees	2,085,914	0.33%
Top (non-AMAG Group) Dealer	12,924,381	2.03%
Used Vehicles	196,487,015	30.83%
Commercial Customers	123,780,815	19.42%
Used Vehicles and Commercial Customers	41,384,720	6.49%
Light Commercial Vehicles	90,668,595	14.23%
Dealer Repurchase Price (Residual Value)	414,076,216	64.98%
Non-AMAG Branded Vehicles	24,337,616	3.82%

<b>Portfolio Statistics II</b>	<b>weighted average of portfolio</b>
Weighted Average Yield	2.98%



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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	8,568,514.99 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

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**9. Original aggregate lease balance**

Initial Portfolio

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000		0.00%		0.00%
10000-15000	CHF 5,849,621	1.37%	446	4.03%
15000-20000	CHF 13,307,969	3.11%	749	6.76%
20000-25000	CHF 28,631,491	6.70%	1,264	11.41%
25000-30000	CHF 44,233,962	10.35%	1,604	14.48%
30000-35000	CHF 45,570,920	10.66%	1,405	12.68%
35000-40000	CHF 51,269,509	12.00%	1,368	12.35%
40000-45000	CHF 53,583,778	12.54%	1,264	11.41%
45000-50000	CHF 38,241,468	8.95%	809	7.30%
50000-55000	CHF 28,435,703	6.65%	543	4.90%
55000-60000	CHF 21,755,932	5.09%	379	3.42%
>80000	CHF 66,430,905	22.57%	1,249	11.27%
<b>Total</b>	<b>CHF 427,311,259</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**9. Original aggregate lease balance**

Portfolio as of: 31.10.2022

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	2,971,212.24 CHF	0.35%	354	1.45%
10000-15000	22,030,095.65 CHF	2.61%	1713	7.00%
15000-20000	49,860,551.95 CHF	5.90%	2832	11.58%
20000-25000	76,913,529.63 CHF	9.11%	3408	13.93%
25000-30000	98,267,448.18 CHF	11.64%	3578	14.62%
30000-35000	96,302,288.38 CHF	11.40%	2971	12.14%
35000-40000	94,496,749.96 CHF	11.19%	2526	10.32%
40000-45000	83,172,693.44 CHF	9.85%	1963	8.02%
45000-50000	64,108,737.85 CHF	7.59%	1356	5.54%
50000-55000	50,021,882.45 CHF	5.92%	955	3.90%
55000-60000	38,551,762.58 CHF	4.56%	672	2.75%
>60000	167,843,904.23 CHF	19.87%	2138	8.74%
<b>Total</b>	<b>844,540,856.54 CHF</b>	<b>100.00%</b>	<b>24,466</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	CHF 5,287,187	1.52%	590	5.32%
10000-15000	CHF 8,706,199	2.50%	691	6.24%
15000-20000	CHF 21,883,740	6.28%	1,225	11.06%
20000-25000	CHF 40,765,783	11.69%	1,808	16.32%
25000-30000	CHF 43,175,874	12.38%	1,575	14.21%
30000-35000	CHF 41,604,634	11.93%	1,280	11.55%
35000-40000	CHF 45,518,429	13.06%	1,214	10.96%
40000-45000	CHF 40,359,504	11.58%	956	8.63%
45000-50000	CHF 27,570,383	7.91%	583	5.26%
50000-55000	CHF 18,458,946	5.29%	353	3.19%
55000-60000	CHF 17,314,310	4.97%	301	2.72%
>60000	CHF 37,998,284	10.90%	504	4.55%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**10. Current aggregate lease balance**

Portfolio as of: 31.10.2022

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000	1,396,277.81 CHF	0.22%	610	2.49%
5000-10000	17,284,783.50 CHF	2.71%	2282	9.33%
10000-15000	40,554,864.32 CHF	6.36%	3212	13.13%
15000-20000	73,806,123.33 CHF	11.58%	4212	17.22%
20000-25000	81,338,515.23 CHF	12.76%	3627	14.82%
25000-30000	75,402,625.09 CHF	11.83%	2753	11.25%
30000-35000	79,215,410.45 CHF	12.43%	2442	9.98%
35000-40000	61,538,418.32 CHF	9.66%	1652	6.75%
40000-45000	42,976,511.83 CHF	6.74%	1014	4.14%
45000-50000	35,428,725.02 CHF	5.56%	746	3.05%
50000-55000	29,042,128.99 CHF	4.56%	555	2.27%
55000-60000	20,791,294.91 CHF	3.26%	364	1.49%
>60000	78,471,278.32 CHF	12.31%	997	4.08%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>

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**11. Concentration by lessee**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 186,713	0.05%	1	0.01%
2	CHF 174,660	0.05%	1	0.01%
3	CHF 162,432	0.05%	1	0.01%
4	CHF 161,939	0.05%	1	0.01%
5	CHF 161,686	0.05%	2	0.02%
6	CHF 158,290	0.05%	2	0.02%
7	CHF 143,767	0.04%	1	0.01%
8	CHF 143,014	0.04%	2	0.02%
9	CHF 140,243	0.04%	3	0.03%
10	CHF 139,504	0.04%	1	0.01%
11	CHF 135,213	0.04%	1	0.01%
12	CHF 132,952	0.04%	1	0.01%
13	CHF 132,945	0.04%	1	0.01%
14	CHF 131,483	0.04%	1	0.01%
15	CHF 131,239	0.04%	2	0.02%
16	CHF 131,081	0.04%	1	0.01%
17	CHF 130,552	0.04%	1	0.01%
18	CHF 129,643	0.04%	1	0.01%
19	CHF 128,802	0.04%	1	0.01%
20	CHF 128,782	0.04%	1	0.01%
<b>Total</b>	<b>CHF 2,884,939</b>	<b>0.83%</b>	<b>26</b>	<b>0.23%</b>

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**11. Concentration by lessee**

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group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	322,876.22 CHF	0.05%	2	0.01%
2	279,168.39 CHF	0.04%	3	0.01%
3	219,953.15 CHF	0.03%	2	0.01%
4	217,282.09 CHF	0.03%	2	0.01%
5	197,794.47 CHF	0.03%	2	0.01%
6	172,223.68 CHF	0.03%	2	0.01%
7	171,397.15 CHF	0.03%	3	0.01%
8	170,856.77 CHF	0.03%	1	0.00%
9	168,752.00 CHF	0.03%	2	0.01%
10	165,609.59 CHF	0.03%	1	0.00%
11	165,483.15 CHF	0.03%	1	0.00%
12	165,142.63 CHF	0.03%	2	0.01%
13	161,987.95 CHF	0.03%	1	0.00%
14	157,103.56 CHF	0.02%	2	0.01%
15	156,619.11 CHF	0.02%	1	0.00%
16	156,579.69 CHF	0.02%	2	0.01%
17	156,572.52 CHF	0.02%	1	0.00%
18	156,188.02 CHF	0.02%	2	0.01%
19	155,627.43 CHF	0.02%	1	0.00%
20	151,851.06 CHF	0.02%	1	0.00%
<b>Total</b>	<b>3,669,068.63 CHF</b>	<b>0.58%</b>	<b>34</b>	<b>0.14%</b>

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**12. Concentration by dealer**

Initial Portfolio

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	CHF 6,203,211	1.78%	214	1.93%
2	CHF 5,242,799	1.50%	134	1.21%
3	CHF 5,165,751	1.48%	156	1.41%
4	CHF 4,956,078	1.42%	146	1.32%
5	CHF 4,930,131	1.41%	159	1.44%
6	CHF 4,452,809	1.28%	135	1.22%
7	CHF 3,724,263	1.07%	123	1.11%
8	CHF 3,583,554	1.03%	85	0.77%
9	CHF 3,226,051	0.93%	77	0.69%
10	CHF 3,020,436	0.87%	96	0.87%
11	CHF 2,548,446	0.73%	102	0.92%
12	CHF 2,337,304	0.67%	75	0.68%
13	CHF 2,084,649	0.60%	52	0.47%
14	CHF 1,932,018	0.55%	64	0.58%
15	CHF 1,876,705	0.54%	49	0.44%
16	CHF 1,820,973	0.52%	60	0.54%
17	CHF 1,816,232	0.52%	61	0.55%
18	CHF 1,814,762	0.52%	47	0.42%
19	CHF 1,782,877	0.51%	51	0.46%
20	CHF 1,686,672	0.48%	34	0.31%
<b>Total</b>	<b>CHF 64,205,722</b>	<b>18.42%</b>	<b>1,920</b>	<b>17.33%</b>



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**12. Concentration by dealer**

Portfolio as of: 31.10.2022

group in CHF	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
1	12,924,380.96 CHF	4.21%	513	4.52%
2	11,042,387.02 CHF	3.60%	394	3.47%
3	9,578,071.41 CHF	3.12%	325	2.87%
4	9,405,265.40 CHF	3.07%	329	2.90%
5	9,312,922.28 CHF	3.04%	304	2.68%
6	8,938,575.07 CHF	2.91%	193	1.70%
7	8,926,424.81 CHF	2.91%	342	3.02%
8	8,446,995.72 CHF	2.75%	278	2.45%
9	7,953,602.92 CHF	2.59%	221	1.95%
10	4,948,803.54 CHF	1.61%	135	1.19%
11	4,606,935.65 CHF	1.50%	121	1.07%
12	4,424,404.43 CHF	1.44%	126	1.11%
13	4,411,795.45 CHF	1.44%	123	1.08%
14	4,404,199.70 CHF	1.44%	228	2.01%
15	3,826,651.15 CHF	1.25%	154	1.36%
16	3,691,660.29 CHF	1.20%	129	1.14%
17	3,530,124.73 CHF	1.15%	107	0.94%
18	3,420,812.85 CHF	1.12%	147	1.30%
19	3,411,092.96 CHF	1.11%	131	1.15%
20	3,176,764.19 CHF	1.04%	90	0.79%
<b>Total</b>	<b>130,381,870.53 CHF</b>	<b>42.50%</b>	<b>4,390</b>	<b>38.71%</b>

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**13. Geographical distribution**

Initial Portfolio

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of		number of contracts	number of contracts in percent of	
		total	contracts		total	contracts
Aargau	CHF 25,427,936	7.29%		819	7.39%	
Appenzell Ausserr	CHF 1,798,641	0.52%		50	0.45%	
Appenzell Innerrhc	CHF 659,152	0.19%		21	0.19%	
Basel Land	CHF 11,636,777	3.34%		340	3.07%	
Basel Stadt	CHF 4,485,072	1.29%		134	1.21%	
Bern	CHF 35,149,411	10.08%		1,125	10.15%	
Fribourg	CHF 20,585,128	5.90%		677	6.11%	
Genf	CHF 15,786,005	4.53%		524	4.73%	
Glarus	CHF 1,648,340	0.47%		51	0.46%	
Graubünden	CHF 7,772,996	2.23%		230	2.08%	
Jura	CHF 4,319,990	1.24%		149	1.34%	
Luzern	CHF 11,766,895	3.38%		375	3.38%	
Neuchatel	CHF 7,898,349	2.27%		265	2.39%	
Nidwalden	CHF 1,775,162	0.51%		54	0.49%	
Obwalden	CHF 873,395	0.25%		26	0.23%	
Schaffhausen	CHF 2,133,150	0.61%		62	0.56%	
Schwyz	CHF 5,804,730	1.66%		173	1.56%	
Solothurn	CHF 9,807,397	2.81%		318	2.87%	
St. Gallen	CHF 14,317,144	4.11%		460	4.15%	
tessin	CHF 40,424,619	11.59%		1,367	12.34%	
Thurgau	CHF 9,646,642	2.77%		300	2.71%	
Uri	CHF 1,842,118	0.53%		67	0.60%	
Valais	CHF 13,226,224	3.79%		442	3.99%	
Vaud	CHF 39,695,584	11.39%		1,345	12.14%	
Zug	CHF 6,367,743	1.83%		166	1.50%	
Zürich	CHF 53,794,673	15.43%		1,540	13.90%	
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>		<b>11,080</b>	<b>100.00%</b>	

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**13. Geographical distribution**

Portfolio as of: 31.10.2022

Region	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		
Aargau	48,329,589 CHF	7.58%		1,870	7.64%
Ausser-Rhoden	3,558,724 CHF	0.56%		112	0.46%
Basel Land	22,539,373 CHF	3.54%		830	3.39%
Basel Stadt	7,317,516 CHF	1.15%		254	1.04%
Bern	62,958,972 CHF	9.88%		2,435	9.95%
Fribourg	34,303,072 CHF	5.38%		1,418	5.80%
Geneve	26,601,359 CHF	4.17%		1,069	4.37%
Glarus	4,311,669 CHF	0.68%		152	0.62%
Graubünden	15,124,582 CHF	2.37%		532	2.17%
Inner-Rhoden	1,140,729 CHF	0.18%		39	0.16%
Jura	8,091,416 CHF	1.27%		290	1.19%
Luzern	23,051,764 CHF	3.62%		912	3.73%
Neuchatel	14,979,500 CHF	2.35%		607	2.48%
Nidwalden	2,989,295 CHF	0.47%		105	0.43%
Obwalden	2,876,367 CHF	0.45%		93	0.38%
Schaffhausen	4,925,748 CHF	0.77%		170	0.69%
Schwyz	12,309,153 CHF	1.93%		400	1.63%
Solothurn	17,415,482 CHF	2.73%		685	2.80%
St. Gallen	27,989,485 CHF	4.39%		1,060	4.33%
Thurgau	17,642,657 CHF	2.77%		676	2.76%
Ticino	71,704,788 CHF	11.25%		3,025	12.36%
Uri	3,002,711 CHF	0.47%		126	0.52%
Valais	29,444,437 CHF	4.62%		1,069	4.37%
Vaud	68,449,253 CHF	10.74%		2,827	11.55%
Zug	11,781,550 CHF	1.85%		359	1.47%
Zürich	94,407,766 CHF	14.81%		3,351	13.70%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>		<b>24466</b>	<b>100.00%</b>

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**14. Object type**

Initial Portfolio

car type	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	CHF 273,511,954	78.45%	8,100	73.10%
used	CHF 75,131,319	21.55%	2,980	26.90%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

customer group	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
commercial	CHF 63,504,923	18.21%	1,820	16.43%
private	CHF 285,138,351	81.79%	9,260	83.57%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.10.2022

car type	current aggregate lease balance	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
new	440,759,942.60 CHF	69.17%	15504	63.37%
used	196,487,014.52 CHF	30.83%	8962	36.63%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>

customer group	current aggregate lease balance	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
commercial	123,780,814.51 CHF	19.42%	3902	15.95%
private	513,466,142.61 CHF	80.58%	20564	84.05%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>

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**15. Delinquencies**

Initial Portfolio

days past due	current aggregate lease balance		number of contracts	current aggregate lease balance in percent of total	
	in CHF	total		in percent of total	contracts
06-35	CHF 507,970		17	0.15%	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		11,063	99.85%	99.85%
<b>Total</b>	<b>CHF 348,643,273</b>		<b>11,080</b>	<b>100.00%</b>	<b>100.00%</b>

Portfolio as of: 31.10.2022

days past due	current aggregate lease balance		number of contracts	current aggregate lease balance in percent of total	
	in CHF	total		in percent of total	contracts
06-35	27,717,837.93 CHF		1026	4.35%	4.19%
36-65				0.00%	0.00%
66-95				0.00%	0.00%
> 95				0.00%	0.00%
not overdue	609,529,119.19 CHF		23440	95.65%	95.81%
<b>Total</b>	<b>637,246,957.12 CHF</b>		<b>24466</b>	<b>100.00%</b>	<b>100.00%</b>

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**16. Seasoning**

Initial Portfolio

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

Portfolio as of: 31.10.2022

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	101,843,402.40 CHF	15.98%	2907	11.88%
> 06 - <= 12	92,736,736.48 CHF	14.55%	2785	11.38%
> 12 - <= 24	214,804,079.33 CHF	33.71%	8156	33.34%
> 24 - <= 36	160,643,119.13 CHF	25.21%	6879	28.12%
> 36 - <= 42	52,179,960.56 CHF	8.19%	2908	11.89%
> 42 - <= 48	14,530,000.26 CHF	2.28%	800	3.27%
> 48 - <= 53	408,637.03 CHF	0.06%	24	0.10%
> 53	101,021.93 CHF	0.02%	7	0.03%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>

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**17. Remaining term**

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	CHF 26,200	0.01%	1	0.01%
> 06 - <= 12	CHF 10,329,372	2.96%	273	2.46%
> 12 - <= 24	CHF 53,364,300	15.31%	2,047	18.47%
> 24 - <= 36	CHF 137,270,120	39.37%	4,449	40.15%
> 36 - <= 42	CHF 138,373,374	39.69%	4,044	36.50%
> 42 - <= 48	CHF 2,693,207	0.77%	87	0.79%
> 48 - <= 53	CHF 6,234,185	1.79%	167	1.51%
> 53	CHF 352,516	0.10%	12	0.11%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.10.2022

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06	18,854,598.12 CHF	2.96%	1230	5.03%
> 06 - <= 12	66,449,339.00 CHF	10.43%	3760	15.37%
> 12 - <= 24	177,837,445.01 CHF	27.91%	7814	31.94%
> 24 - <= 36	203,742,511.17 CHF	31.97%	7310	29.88%
> 36 - <= 42	69,174,392.64 CHF	10.86%	1915	7.83%
> 42 - <= 48	67,951,579.91 CHF	10.86%	1702	6.96%
> 48 - <= 53	13,205,195.92 CHF	2.07%	307	1.25%
> 53	20,031,895.35 CHF	3.14%	428	1.75%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>

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**18. Original term**

Initial Portfolio

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06		0.00%		0.00%
> 06 - <= 12		0.00%		0.00%
> 12 - <= 24	CHF 2,885,201	0.83%	118	1.06%
> 24 - <= 36	CHF 20,252,370	5.81%	756	6.82%
> 36 - <= 42	CHF 1,576,438	0.45%	65	0.59%
> 42 - <= 48	CHF 312,739,074	89.70%	9,800	88.45%
> 48 - <= 53	CHF 537,622	0.15%	21	0.19%
> 53	CHF 10,652,567	3.06%	320	2.89%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

Portfolio as of: 31.10.2022

group in months	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
<= 06		0.00%		0.00%
> 06 - <= 12	4,225,101.59 CHF	0.66%	265	1.08%
> 12 - <= 24	15,289,851.53 CHF	2.40%	1005	4.11%
> 24 - <= 36	41,361,221.56 CHF	6.49%	1926	7.87%
> 36 - <= 42	2,945,379.21 CHF	0.46%	158	0.65%
> 42 - <= 48	525,370,260.63 CHF	82.44%	19806	80.95%
> 48 - <= 53	1,247,019.90 CHF	0.20%	63	0.26%
> 53	46,808,122.70 CHF	7.35%	1243	5.08%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>100.00%</b>



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**19. Vehicle type**

Initial Portfolio

group	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	CHF 123,171,681	35.33%	3,255	29.38%
Seat	CHF 38,089,320	10.93%	1,398	12.62%
VW	CHF 78,071,409	22.39%	2,946	26.59%
VW NF	CHF 56,576,336	16.23%	1,445	13.04%
Skoda	CHF 45,818,305	13.14%	1,822	16.44%
Fremdmarke	CHF 6,916,223	1.98%	214	1.93%
<b>Total</b>	<b>CHF 348,643,273</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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**19. Vehicle type**

Portfolio as of: 31.10.2022

group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	215,967,682.20 CHF	33.89%	6360	26.00%
VW	151,287,903.87 CHF	23.74%	7074	28.91%
VW NF	90,668,595.27 CHF	14.23%	2677	10.94%
Skoda	83,284,839.51 CHF	13.07%	4179	17.08%
Seat	71,700,320.02 CHF	11.25%	3355	13.71%
Fremdmarke	24,337,616.25 CHF	3.82%	821	3.36%
<b>Total</b>	<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</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: 31.10.2022

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	new	9,359,814.57 CHF	1.47%	297	476,944.52 CHF	0.12%
	used	15,961,602.73 CHF	2.50%	1137	817,320.07 CHF	0.20%
<b>10-20</b>						
	new	2,874,177.71 CHF	0.45%	147	434,065.45 CHF	0.10%
	used	7,549,994.73 CHF	1.18%	628	1,164,612.31 CHF	0.28%
<b>20-30</b>						
	new	4,392,774.55 CHF	0.69%	132	1,155,149.78 CHF	0.28%
	used	9,890,810.40 CHF	1.55%	493	2,531,539.41 CHF	0.61%
<b>30-40</b>						
	new	9,407,659.34 CHF	1.48%	272	3,407,105.85 CHF	0.82%
	used	16,406,024.11 CHF	2.57%	640	5,874,647.41 CHF	1.42%
<b>40-50</b>						
	new	22,880,956.23 CHF	3.59%	653	10,555,065.47 CHF	2.55%
	used	24,998,520.34 CHF	3.92%	938	11,618,963.50 CHF	2.81%
<b>50-60</b>						
	new	55,559,719.19 CHF	8.72%	1714	31,135,771.52 CHF	7.52%
	used	28,831,782.98 CHF	4.52%	1095	16,037,073.92 CHF	3.87%
<b>60-70</b>						
	new	105,988,632.29 CHF	16.63%	3616	70,096,968.46 CHF	16.93%
	used	26,661,203.72 CHF	4.18%	1147	17,662,131.53 CHF	4.27%
<b>70-80</b>						
	new	131,015,606.62 CHF	20.56%	4646	99,402,720.19 CHF	24.01%
	used	33,440,338.91 CHF	5.25%	1401	25,372,638.33 CHF	6.13%
<b>80-90</b>						
	new	75,679,947.79 CHF	11.88%	3127	64,962,197.68 CHF	15.69%
	used	23,070,212.23 CHF	3.62%	1067	19,847,850.53 CHF	4.79%
<b>&gt;90</b>						
	new	23,600,654.31 CHF	3.70%	900	22,353,296.63 CHF	5.40%
	used	9,676,524.37 CHF	1.52%	416	9,170,153.21 CHF	2.21%
<b>Total</b>		<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>414,076,215.77 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 31.10.2022

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	commercial	12,088,525.73 CHF	1.90%	442	550,965.21 CHF	0.13%
	private	13,232,891.57 CHF	2.08%	992	743,299.38 CHF	0.18%
<b>10-20</b>						
	commercial	3,207,789.98 CHF	0.50%	141	501,127.65 CHF	0.12%
	private	7,216,382.46 CHF	1.13%	634	1,097,550.11 CHF	0.27%
<b>20-30</b>						
	commercial	5,391,876.59 CHF	0.85%	167	1,391,262.75 CHF	0.34%
	private	8,891,708.36 CHF	1.40%	458	2,295,426.44 CHF	0.55%
<b>30-40</b>						
	commercial	10,281,674.32 CHF	1.61%	274	3,661,441.13 CHF	0.88%
	private	15,532,009.13 CHF	2.44%	638	5,620,312.13 CHF	1.36%
<b>40-50</b>						
	commercial	15,143,762.24 CHF	2.38%	422	7,058,820.62 CHF	1.70%
	private	32,735,714.33 CHF	5.14%	1169	15,115,208.35 CHF	3.65%
<b>50-60</b>						
	commercial	21,071,452.82 CHF	3.31%	582	11,782,895.51 CHF	2.85%
	private	63,320,049.35 CHF	9.94%	2227	35,389,949.93 CHF	8.55%
<b>60-70</b>						
	commercial	19,997,282.94 CHF	3.14%	616	13,078,408.04 CHF	3.16%
	private	112,652,553.07 CHF	17.68%	4147	74,680,691.95 CHF	18.04%
<b>70-80</b>						
	commercial	20,477,432.93 CHF	3.21%	655	15,457,474.45 CHF	3.73%
	private	143,978,512.60 CHF	22.59%	5392	109,317,884.07 CHF	26.40%
<b>80-90</b>						
	commercial	11,965,453.12 CHF	1.88%	449	10,203,588.03 CHF	2.46%
	private	86,784,706.90 CHF	13.62%	3745	74,606,460.18 CHF	18.02%
<b>&gt;90</b>						
	commercial	4,155,563.84 CHF	0.65%	154	3,948,419.04 CHF	0.95%
	private	29,121,614.84 CHF	4.57%	1162	27,575,030.80 CHF	6.66%
<b>Total</b>		<b>637,246,957.12 CHF</b>	<b>100.00%</b>	<b>24466</b>	<b>414,076,215.77 CHF</b>	<b>100.00%</b>

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**21. Amortisation**

Initial Portfolio

Portfolio as of: 31.10.2022

period	principal balance in CHF	period	principal balance in CHF
1	345,518,826	1	634,817,104.89
2	340,956,330	2	624,663,341.57
3	336,383,477	3	614,052,047.49
4	331,800,268	4	602,559,242.77
5	327,206,703	5	583,050,883.64
6	322,602,781	6	563,470,966.05
7	317,720,352	7	544,912,994.30
8	312,537,669	8	526,581,019.91
9	306,655,988	9	510,821,676.19
10	300,684,020	10	494,864,272.08
11	294,330,410	11	476,633,370.84
12	288,034,353	12	458,029,408.80
13	282,720,848	13	437,932,049.02
14	276,937,690	14	423,168,174.05
15	271,480,769	15	408,218,280.40
16	265,573,109	16	393,582,850.15
17	258,643,493	17	382,387,169.34
18	250,946,544	18	365,574,272.46
19	242,531,414	19	342,888,913.53
20	234,658,966	20	328,721,267.83
21	227,661,287	21	318,323,879.63
22	221,360,636	22	298,443,928.74
23	214,067,311	23	270,858,224.27
24	205,826,050	24	240,323,121.62
25	197,394,276	25	215,106,159.60
26	187,219,471	26	197,529,585.17
27	179,108,143	27	182,841,208.25
28	171,472,533	28	163,769,647.12
29	164,058,047	29	149,407,101.61
30	159,849,147	30	138,628,240.98
31	151,468,246	31	128,117,238.56
32	137,689,224	32	119,442,523.21
33	131,068,099	33	112,246,924.38
34	126,488,971	34	105,812,768.98
35	111,805,510	35	99,906,098.62
36	90,722,594	36	93,002,501.83
37	64,939,178	37	84,622,601.34
38	44,760,146	38	76,652,283.53
39	31,424,488	39	68,853,557.20
40	21,589,719	40	60,786,624.49
41	7,050,855	41	52,550,001.77
42	5,020,979	42	45,841,673.02
43	4,865,040	43	38,100,509.60
44	4,716,309	44	31,071,959.01
45	4,521,132	45	24,415,006.02
46	4,112,221	46	18,086,881.74
47	3,749,486	47	15,646,810.33
48	3,144,734	48	14,523,437.06
49	2,485,634	49	13,156,455.59
50	1,813,621	50	11,906,101.47
51	1,095,579	51	10,516,280.77
52	565,337	52	8,819,008.25
53	138,311	53	7,421,353.19
		54	5,787,467.40
		55	4,306,740.04
		56	2,782,223.18
		57	1,726,001.42
		58	681,810.92
		59	0.00

**AMAG Leasing Auto Covered Bond AG**  
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**22. Contact details**

**ALAG**

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**Trustee**

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

<b>TMF Services SA</b>	<b>Tel</b> +41 (0)44 5428 147	<b>E-Mail</b> <a href="mailto:capitalmarkets-ags@tmf-group.com">capitalmarkets-ags@tmf-group.com</a>
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## AMAG Leasing Auto Covered Bond AG Monthly Investor/ Servicing Report

### 23. Glossary

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

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

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

where,

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

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

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

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

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

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

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

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

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

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

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

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

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

$$A \geq B$$

where

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

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

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

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

$$A + B + C - Z$$

where,

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

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

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

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

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

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