

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**Index**

- 1 Auto Covered Bonds Outstanding
- 2 Guarantor Bank Accounts
- 3 Priority of Payments
- 4 Tests
- 5 Transaction costs
- 6 Ratings
- 7 Portfolio information
- 8 Portfolio Performance data
- 9 Original aggregate lease balance
- 10 Current aggregate lease balance
- 11 Concentration by lessee
- 12 Concentration by dealer
- 13 Geographical distribution
- 14 Object type
- 15
- 16 Seasoning
- 17 Remaining term
- 18 Original term
- 19 Vehicle type
- 20 Residual value
- 20 Residual value by vehicle type
- 21 Amortisation
- 22 Contact details
- 23 Glossary

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**1. Auto Covered Bonds Outstanding**

**1. Detail**

Series / ISIN	Maturity	Next Payment Date	Coupon	Notional Outstanding
2021-1 / CH1141700521	18-Feb-25	Not applicable	0.00%	260,000,000
2022-1 / CH1206367562	6-Feb-26	6-Feb-25	2.25%	130,000,000
2023-1 / CH1290222533	22-Nov-27	22-Nov-24	2.20%	175,000,000
2023-2 / CH1290222541	22-Nov-30	22-Nov-24	2.40%	135,000,000
<b>Total</b>				<b>700,000,000</b>

**2. Payments**

Series	Interest		Principal	
	Current Period	Previous Period	Current Period	Previous Period
2022-1 / CH1206367562	-	-	-	-
2023-1 / CH1290222533	-	-	-	-
2023-2 / CH1290222541	-	-	-	-
<b>Total</b>				

**3. Overcollateralisation**

	Initial period			Current period	
Auto Covered Bonds	34.09%			40.01%	

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**2. Guarantor Bank Accounts**

<b>Liquidity Reserve Fund Ledger</b>		in CHF
Liquidity Reserve Fund Required Amount		
(a) ACB interest and senior expenses due on next 3 Payment Dates	20,375.00	
(b) Accrued ACB interest since last Payment Date	-	
Amount standing to the credit of the Liquidity Reserve Fund Ledger	173,421.85	
Payment due from the Subordinated Lender	-	
Liquidity Reserve Fund Excess Amount	153,046.85	

<b>Prescribed Cash Limit</b>		in CHF
	980,042,378.59	
Substitute Assets balance	-	
Cash balance	408,421.85	
Minimum Value of Transferred Lease Assets	921,358,110.15	
Prescribed Cash Limit Ratio	-6.32%	

<b>General Bank Account</b>		in CHF
Amount standing to the credit of the General Ledger	235,000.00	
Amount standing to the credit of the Guarantor Profit Ledger		
Amount standing to the credit of the Liquidity Reserve Fund Ledger	173,421.85	
<b>Total</b>	<b>408,421.85</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	-	

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**3. Priority of Payments**

**Priority of Payments**

	<i>Current Period</i>	<i>Previous Period</i>
1 Payments to the Tax Authority and other Creditors	-	-
2 Payments to the Trustee	-	-
3 Payments to the Principal Paying Agent	-	-
4 Pay Senior Expenses *	-	8,215.60
5 Liquidity Reserve Fund	-	-
6 Collateral Differential	-	-
7 Other payments under the Transaction Documents	-	-
8 Guarantor Profit	-	-
9 Guarantor Profit Ledger	-	-
10 Liquidity Reserve Fund Excess Amount to the Subordinated Loan Provider	-	-
11 General Bank Account	-	-
	-	<u>8,215.60</u>

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

**AMAG Leasing Auto Covered Bond AG  
Cover Pool Report**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**4. Tests**

not updated

**Asset Coverage Test**

<u>Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	888,953,360.66	753,427,716.13	
B	458,421.85	408,435.35	
C	0.00	0.00	
X	0.00	0.00	
Z	9,854,166.67	10,145,833.33	
A + B + C - (X + Z)	879,557,615.85	743,690,318.14	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	<b>No</b>
Asset Percentage Used	77%	77%	
Net transfer of Substitute Assets since the Cut-Off Date	0.00	0.00	
Minimum Value of Transferred Lease Assets	921,358,110.15	921,736,880.50	

**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)	30,878,234.89	30,786,326.06	
Expected expenses (next 12 months)	92,500.00	92,500.00	
A	30,785,734.89	30,693,826.06	
<u>Auto Covered Bond Interest Due</u>			
B	10,015,000.00	10,015,000.00	<b>No</b>

**Amortisation Test (Not Applicable)**

<u>Amortisation Adjusted Aggregate Lease Balance</u>	<u>Current level</u>	<u>Previous period level</u>	<u>Trigger breached</u>
A	1,154,484,883.98	978,477,553.41	
B	458,421.85	408,435.35	
C	0.00	0.00	
Z	9,854,166.67	10,145,833.33	
A + B + C - Z	1,145,089,139.16	968,740,155.43	
Auto Covered Bonds Outstanding	700,000,000.00	700,000,000.00	<b>No</b>

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

Reporting Date 3/31/2024  
Payment Date 4/18/2024  
Monthly Period Mar 2024

**5. Transaction costs**

<b>Senior Expenses</b>	<b>Current period</b>	<b>Previous period</b>
Trustee	-	3,675.40
Paying agent	-	-
Cash manager	-	-
Account Bank	-	-
Corporate Servicer	-	-
Replacement Servicer	-	-
Asset Monitor	-	-
Administration Services Provider	-	4,540.20
Servicing Facilitator	-	-
[Other]	-	-

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

**6. Ratings**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

		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>		
	Zürcher Kantonalbank	
	long term	<b>A</b>
	short term	<b>F1</b>

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

Reporting Date 3/31/2024  
Payment Date 4/18/2024  
Monthly Period Mar 2024

**7. Portfolio information**

<b>FUNDS COLLECTED DURING THE IMMEDIATELY PRECEDING THE MONTHLY COLLECTION PERIOD</b>	<b>current period</b>	<b>previous period</b>
Beginning of period in CHF	978,477,553.41	979,581,290.58
Scheduled principal payments	9,856,498.12	16,188,747.64
Prepayment principal	3,579,737.90	9,742,353.48
Early terminations amounts		
Other principal payments (if any)		
<b>Total principal payments</b>	<b>13,436,236.02</b>	<b>25,931,101.12</b>
Retransferred lease assets	5,736,738.72	9,239,212.26
Defaults net charge-offs	0.00	0.00
Additional lease assets transferred	32,810,511.39	34,066,576.21
<b>End of Period in CHF</b>	<b>980,042,378.59</b>	<b>978,477,553.41</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	1,921,039.21	1,741,975.55
Other interest collections ((including prepaid interest) + overdue interest + fees (excl pre-payment penalties)	989,779.23	1,085,828.11
		17,223.95
<b>Total non principal collections (interest)</b>	<b>2,910,818.44</b>	<b>2,845,027.61</b>

	<b>current period</b>	<b>previous period</b>
Number of retransferred lease assets (not Defaulted)	192	197
Aggregate balance of retransferred lease assets (not Defaulted)	5,736,738.72	9,239,212.26
	<b>current period</b>	<b>previous period</b>
Subject to servicing agreement, number of retransferred lease assets (Defaulted)	0	0
Subject to servicing agreement, aggregate lease balance of retransferred lease assets (Defaulted)	0.00	0.00

**Portfolio Statistics I**

	<b>Aggregate lease balance</b>	<b>Percentage of aggregate lease balance</b>
Top Lessee	379,653	0.04%
Top 10 Lessees	2,779,855	0.28%
Top (non-AMAG Group) Dealer	19,013,208	1.94%
Used Vehicles	295,762,522	30.18%
Commercial Customers	230,021,608	23.47%
Used Vehicles and Commercial Customers	64,635,552	6.60%
Light Commercial Vehicles	135,680,700	13.84%
Dealer Repurchase Price (Residual Value)	631,240,947	64.41%
Non-AMAG Branded Vehicles	21,019,913	2.14%

**Portfolio Statistics II**

	<b>weighted average of portfolio</b>
Weighted Average Yield	3.76%



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

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-24

End of collection period	Number of Leases	Aggregate Lease	Delinquency Ratio (i)	Number of	Defaulted amount in	Aggregate defaulted	Transferred amount of	Aggregate amount of	Cumulative	Recovery amount	Cumulative recovery	Cumulative recovery	Cumulative Net	Portfolio losses	Cumulative portfolio	
Assets in Delinquent Status (but not Default) in the collection period	Balance of Delinquent Lease Assets	Balance of Delinquent Lease Assets	Collateral Portfolio	Defaulted Lease assets in the collection period	collection period	amount since initial out-of-default date	new lease assets	defaulted transferred lease assets	Default Ratio	In collection period	amount	rate	Default Ratio	during the previous collection period	losses since Initial out of date	
1	16	444,271.43 CHF	0.07%	0	-	CHF	7,725,518.69 CHF	-	CHF	0	-	CHF	0	0	-	CHF
2	183	6,135,127.04 CHF	1.76%	0	-	CHF	10,000,125.60 CHF	-	CHF	0	-	CHF	0	0	-	CHF
3	239	7,965,446.94 CHF	2.30%	0	-	CHF	8,330,292.48 CHF	-	CHF	0	-	CHF	0	0	-	CHF
4	200	7,620,791.15 CHF	2.10%	0	-	CHF	8,693,606.14 CHF	-	CHF	0	-	CHF	0	0	-	CHF
5	211	7,529,910.06 CHF	2.24%	0	-	CHF	11,628,978.62 CHF	-	CHF	0	-	CHF	0	0	-	CHF
6	226	7,834,179.92 CHF	2.24%	0	-	CHF	8,623,114.50 CHF	-	CHF	0	-	CHF	0	0	-	CHF
7	229	8,568,514.99 CHF	2.46%	0	-	CHF	9,272,001.45 CHF	-	CHF	0	-	CHF	0	0	-	CHF
8	227	8,306,686.18 CHF	2.88%	0	-	CHF	11,217,224.64 CHF	-	CHF	0	-	CHF	0	0	-	CHF
9	291	9,765,446.04 CHF	2.95%	0	-	CHF	10,001,474.62 CHF	-	CHF	0	-	CHF	0	0	-	CHF
10	309	14,486,981.18 CHF	3.51%	0	-	CHF	10,238,981.39 CHF	-	CHF	0	-	CHF	0	0	-	CHF
11	234	8,341,102.20 CHF	2.90%	0	-	CHF	11,956,466.55 CHF	-	CHF	0	-	CHF	0	0	-	CHF
12	1026	27,717,837.93 CHF	4.19%	0	-	CHF	30,193,269.80 CHF	-	CHF	0	-	CHF	0	0	-	CHF
13	892	26,135,054.69 CHF	3.66%	0	-	CHF	29,920,775.33 CHF	-	CHF	0	-	CHF	0	0	-	CHF
14	674	18,458,028.88 CHF	2.77%	0	-	CHF	24,375,950.76 CHF	-	CHF	0	-	CHF	0	0	-	CHF
15	984	17,240,185.11 CHF	2.72%	0	-	CHF	18,883,205.39 CHF	-	CHF	0	-	CHF	0	0	-	CHF
16	546	16,213,850.88 CHF	2.26%	0	-	CHF	17,335,627.09 CHF	-	CHF	0	-	CHF	0	0	-	CHF
17	508	15,421,855.89 CHF	2.12%	0	-	CHF	23,741,856.15 CHF	-	CHF	0	-	CHF	0	0	-	CHF
18	619	19,352,499.02 CHF	2.62%	0	-	CHF	25,165,231.19 CHF	-	CHF	0	-	CHF	0	0	-	CHF
19	598	19,463,233.57 CHF	2.59%	0	-	CHF	23,923,546.23 CHF	-	CHF	0	-	CHF	0	0	-	CHF
20	484	16,229,683.20 CHF	2.13%	0	-	CHF	26,015,972.02 CHF	-	CHF	0	-	CHF	0	0	-	CHF
21	601	16,662,991.24 CHF	2.22%	0	-	CHF	32,241,956.34 CHF	-	CHF	0	-	CHF	0	0	-	CHF
22	537	18,462,832.86 CHF	2.89%	0	-	CHF	22,280,266.42 CHF	-	CHF	0	-	CHF	0	0	-	CHF
23	528	18,617,595.31 CHF	2.90%	0	-	CHF	22,280,266.42 CHF	-	CHF	0	-	CHF	0	0	-	CHF
24	907	16,172,232.34 CHF	2.92%	0	-	CHF	36,043,522.71 CHF	-	CHF	0	-	CHF	0	0	-	CHF
25	790	26,569,092.36 CHF	2.71%	0	-	CHF	33,697,174.05 CHF	-	CHF	0	-	CHF	0	0	-	CHF
26	845	26,262,662.49 CHF	2.87%	0	-	CHF	37,914,408.90 CHF	-	CHF	0	-	CHF	0	0	-	CHF
27	845	33,364,444.05 CHF	3.41%	0	-	CHF	29,981,133.34 CHF	-	CHF	0	-	CHF	0	0	-	CHF
28	732	34,660,652.87 CHF	2.50%	0	-	CHF	34,066,976.21 CHF	-	CHF	0	-	CHF	0	0	-	CHF
29	921	31,425,619.54 CHF	0.44%	0	-	CHF	32,810,511.39 CHF	-	CHF	0	-	CHF	0	0	-	CHF

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

**9. Original aggregate lease balance**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-24

Initial Portfolio

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000		0.00%		0.00%
10000-15000	CHF 5,849,621	1.37%	446	4.03%
15000-20000	CHF 13,307,969	3.11%	749	6.76%
20000-25000	CHF 28,631,491	6.70%	1,264	11.41%
25000-30000	CHF 44,233,962	10.35%	1,604	14.48%
30000-35000	CHF 45,570,920	10.66%	1,405	12.68%
35000-40000	CHF 51,269,509	12.00%	1,368	12.35%
40000-45000	CHF 53,583,778	12.54%	1,264	11.41%
45000-50000	CHF 38,241,468	8.95%	809	7.30%
50000-55000	CHF 28,435,703	6.65%	543	4.90%
55000-60000	CHF 21,755,932	5.09%	379	3.42%
>60000	CHF 96,430,905	22.57%	1,249	11.27%
<b>Total</b>	<b>CHF 427,311,259</b>	<b>100.00%</b>	<b>11,080</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar-24

**9. Original aggregate lease balance**

Portfolio as of 31.03.2024

group in CHF	original aggregate lease balance in CHF	original aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
0-5000		0.00%		0.00%
5000-10000	2,531,614.13 CHF	0.20%	297	0.90%
10000-15000	20,176,588.48 CHF	1.56%	1570	4.76%
15000-20000	49,516,935.44 CHF	3.83%	2807	8.51%
20000-25000	81,630,421.69 CHF	6.32%	3613	10.96%
25000-30000	108,733,708.06 CHF	8.42%	3960	12.01%
30000-35000	118,310,588.95 CHF	9.16%	3645	11.05%
35000-40000	133,482,311.43 CHF	10.34%	3565	10.81%
40000-45000	129,788,649.84 CHF	10.05%	3061	9.28%
45000-50000	124,015,529.64 CHF	9.60%	2620	7.95%
50000-55000	109,514,606.31 CHF	8.48%	2092	6.34%
55000-60000	85,623,321.53 CHF	6.63%	1493	4.53%
>60000	328,031,403.59 CHF	25.40%	4251	12.89%
<b>Total</b>	<b>1,291,355,679.09 CHF</b>	<b>100.00%</b>	<b>32,974</b>	<b>100.00%</b>

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-24

**10. Current aggregate lease balance**

Initial Portfolio

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

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

**10. Current aggregate lease balance**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-24

Portfolio as of: 31.03.2024

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	2,776,654.75 CHF	0.28%	1392	4.22%
5000-10000	16,880,608.04 CHF	1.72%	2217	6.72%
10000-15000	45,000,236.35 CHF	4.59%	3563	10.81%
15000-20000	73,557,691.47 CHF	7.51%	4184	12.69%
20000-25000	96,456,351.62 CHF	9.84%	4294	13.02%
25000-30000	106,254,424.81 CHF	10.84%	3875	11.75%
30000-35000	94,966,342.53 CHF	9.69%	2932	8.89%
35000-40000	87,792,559.11 CHF	8.96%	2345	7.11%
40000-45000	84,821,966.52 CHF	8.65%	2001	6.07%
45000-50000	79,382,615.12 CHF	8.10%	1675	5.08%
50000-55000	70,089,485.22 CHF	7.15%	1338	4.06%
55000-60000	55,491,937.83 CHF	5.66%	966	2.93%
>60000	166,571,505.22 CHF	17.00%	2192	6.65%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**11. Concentration by lessee**

Initial Portfolio

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

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

#REF!	Reporting Date	3/31/2024
	Payment Date	4/18/2024
	Monthly Period	Mar 2024

**11. Concentration by lessee**

Portfolio as of: 31.03.2024

group in CHF	current aggregate	current	number of	number of
1	379,653.29 CHF	0.04%	16	0.05%
2	300,960.10 CHF	0.03%	2	0.01%
3	277,948.66 CHF	0.03%	2	0.01%
4	274,533.22 CHF	0.03%	8	0.02%
5	266,598.94 CHF	0.03%	5	0.02%
6	264,247.75 CHF	0.03%	7	0.02%
7	263,167.96 CHF	0.03%	3	0.01%
8	257,836.03 CHF	0.03%	2	0.01%
9	250,522.64 CHF	0.03%	2	0.01%
10	244,386.88 CHF	0.02%	4	0.01%
11	243,106.75 CHF	0.02%	4	0.01%
12	242,366.72 CHF	0.02%	2	0.01%
13	241,595.09 CHF	0.02%	2	0.01%
14	238,065.63 CHF	0.02%	6	0.02%
15	233,417.71 CHF	0.02%	5	0.02%
16	232,236.76 CHF	0.02%	5	0.02%
17	221,750.28 CHF	0.02%	2	0.01%
18	212,910.00 CHF	0.02%	2	0.01%
19	211,352.14 CHF	0.02%	4	0.01%
20	211,041.29 CHF	0.02%	4	0.01%
<b>Total</b>	<b>5,067,697.84 CHF</b>	<b>0.52%</b>	<b>87</b>	<b>0.26%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**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>



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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**12. Concentration by dealer**

Portfolio as of: 31.03.2024.

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	19,013,208.29 CHF	3.80%	675	4.07%
2	16,305,803.05 CHF	3.26%	388	2.34%
3	16,259,977.33 CHF	3.25%	531	3.20%
4	15,998,989.61 CHF	3.20%	489	2.95%
5	15,092,300.41 CHF	3.02%	470	2.84%
6	14,645,756.38 CHF	2.93%	443	2.67%
7	14,393,040.75 CHF	2.88%	468	2.82%
8	13,547,950.51 CHF	2.71%	306	1.85%
9	13,365,155.50 CHF	2.67%	408	2.46%
10	10,067,814.00 CHF	2.01%	251	1.51%
11	9,601,571.53 CHF	1.92%	231	1.39%
12	9,228,275.13 CHF	1.85%	202	1.22%
13	7,513,608.34 CHF	1.50%	310	1.87%
14	7,065,187.19 CHF	1.41%	177	1.07%
15	6,952,616.70 CHF	1.39%	189	1.14%
16	6,921,586.09 CHF	1.38%	154	0.93%
17	6,271,694.58 CHF	1.25%	227	1.37%
18	6,116,161.18 CHF	1.22%	217	1.31%
19	5,982,838.83 CHF	1.20%	166	1.00%
20	5,503,061.14 CHF	1.10%	186	1.12%
<b>Total</b>	<b>219,846,596.54 CHF</b>	<b>43.98%</b>	<b>6,488</b>	<b>39.15%</b>

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

**13. Geographical distribution**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-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 Innerrhod	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%
Neuchâtel	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**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar-24

**13. Geographical distribution**

Portfolio as of: 31.03.2024

Region	current aggregate lease balance in CHF	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Aargau	77,187,666.53 CHF	7.88%	2603	7.89%
Ausser-Rhoden	5,911,334.05 CHF	0.60%	172	0.52%
Basel Land	34,158,407.61 CHF	3.49%	1125	3.41%
Basel Stadt	10,262,159.44 CHF	1.05%	324	0.98%
Bern	94,824,082.00 CHF	9.68%	3279	9.94%
Fribourg	51,847,930.16 CHF	5.29%	1869	5.67%
Geneve	39,154,557.17 CHF	4.00%	1357	4.12%
Glarus	5,784,368.70 CHF	0.59%	196	0.59%
Graubünden	24,357,704.22 CHF	2.49%	774	2.35%
Inner-Rhoden	1,880,927.08 CHF	0.19%	57	0.17%
Jura	12,225,940.58 CHF	1.25%	407	1.23%
Luzern	38,101,331.61 CHF	3.89%	1278	3.88%
Neuchâtel	23,913,870.14 CHF	2.44%	824	2.50%
Nidwalden	5,056,198.34 CHF	0.52%	142	0.43%
Obwalden	3,886,357.25 CHF	0.40%	124	0.38%
Schaffhausen	7,622,562.75 CHF	0.78%	255	0.77%
Schwyz	21,450,001.22 CHF	2.19%	622	1.89%
Solothurn	29,053,827.57 CHF	2.96%	997	3.02%
St. Gallen	47,601,805.26 CHF	4.86%	1579	4.79%
Thurgau	27,960,509.57 CHF	2.85%	964	2.92%
Ticino	97,255,142.74 CHF	9.92%	3594	10.90%
Uri	4,274,740.82 CHF	0.44%	150	0.45%
Valais	52,918,027.26 CHF	5.40%	1703	5.16%
Vaud	102,977,550.45 CHF	10.51%	3636	11.03%
Zug	18,998,120.88 CHF	1.94%	520	1.58%
Zürich	141,377,255.19 CHF	14.43%	4423	13.41%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**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>

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 31.03.2024

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	684,279,856.60 CHF	69.82%	20382	61.81%
used	295,762,521.99 CHF	30.18%	12592	38.19%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</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	230,021,608.32 CHF	23.47%	6576	19.94%
private	750,020,770.27 CHF	76.53%	26398	80.06%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**15. Delinquencies**

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: 31.03.2024

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	31,425,619.54 CHF	3.21%	921	2.79%
36-65		0.00%		0.00%
66-95		0.00%		0.00%
> 95		0.00%		0.00%
not overdue	948,616,759.05 CHF	96.79%	32053	97.21%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**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: 31.03.2024

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	173,560,102.66 CHF	17.71%	3481	10.56%
> 06 - <= 12	217,234,801.47 CHF	22.17%	5714	17.33%
> 12 - <= 24	266,017,348.12 CHF	27.14%	8542	25.91%
> 24 - <= 36	156,268,425.30 CHF	15.95%	6799	20.62%
> 36 - <= 42	112,159,316.09 CHF	11.44%	5313	16.11%
> 42 - <= 48	53,384,610.09 CHF	5.45%	3010	9.13%
> 48 - <= 53	947,986.47 CHF	0.10%	76	0.23%
> 53	469,788.39 CHF	0.05%	39	0.12%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**17. Remaining term**

Initial Portfolio

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

Portfolio as of: 31.03.2024

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	68,144,881.10 CHF	6.95%	4394	13.33%
> 06 - <= 12	120,620,976.56 CHF	12.31%	5755	17.45%
> 12 - <= 24	160,905,611.55 CHF	16.42%	6865	20.82%
> 24 - <= 36	236,929,660.93 CHF	24.18%	6992	21.20%
> 36 - <= 42	185,413,094.09 CHF	18.92%	4595	13.94%
> 42 - <= 48	155,208,233.42 CHF	15.84%	3156	9.57%
> 48 - <= 53	24,071,477.69 CHF	2.46%	592	1.80%
> 53	28,748,443.25 CHF	2.93%	625	1.90%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32974</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
Payment Date 4/18/2024  
Monthly Period Mar 2024

**18. Original term**

Initial Portfolio

group in months	current aggregate lease balance		number of contracts	number of contracts	
	in CHF	in percent of total		in percent of total	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: 31.03.2024

group in months	current aggregate lease balance		number of contracts	number of contracts	
	in CHF	in percent of total		in percent of total	in percent of total
<= 06		0.00%			0.00%
> 06 - <= 12	2,396,761.27 CHF	0.24%	149		0.45%
> 12 - <= 24	17,148,228.47 CHF	1.75%	1,082		3.28%
> 24 - <= 36	49,432,325.93 CHF	5.04%	2,231		6.77%
> 36 - <= 42	3,584,403.54 CHF	0.37%	177		0.54%
> 42 - <= 48	796,678,551.41 CHF	81.29%	26,172		79.37%
> 48 - <= 53	1,871,190.35 CHF	0.19%	90		0.27%
> 53	108,930,917.62 CHF	11.11%	3,073		9.32%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32,974</b>		<b>100.00%</b>



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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**19. Vehicle type**

Initial Portfolio

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

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

**19. Vehicle type**

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

Portfolio as of: 31.03.2024

group	current aggregate	current aggregate lease balance in percent of total	number of contracts	number of contracts in percent of total
Audi	394,189,874.15 CHF	40.22%	10,175	30.86%
VW	215,048,339.64 CHF	21.94%	8,875	26.92%
VW NF	135,680,699.69 CHF	13.84%	3,893	11.81%
Skoda	112,013,192.17 CHF	11.43%	4,924	14.93%
Seat	102,090,360.09 CHF	10.42%	4,179	12.67%
Fremdmarke	21,019,912.85 CHF	2.14%	928	2.81%
<b>Total</b>	<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32,974</b>	<b>100.00%</b>

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**20. Residual value by vehicle type**

Initial Portfolio

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

Portfolio as of 31.03.2024

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	22,051,932.67 CHF	2.25%	848	1,176,756.57 CHF	0.19%
	used	23,310,326.41 CHF	2.38%	1,315	1,119,861.80 CHF	0.18%
<b>10-20</b>						
	new	5,486,816.66 CHF	0.56%	235	831,610.37 CHF	0.13%
	used	8,178,240.06 CHF	0.83%	583	1,287,935.88 CHF	0.20%
<b>20-30</b>						
	new	7,835,153.95 CHF	0.80%	259	2,005,092.06 CHF	0.32%
	used	12,363,043.82 CHF	1.26%	648	3,189,096.68 CHF	0.51%
<b>30-40</b>						
	new	18,616,161.95 CHF	1.90%	492	6,708,907.76 CHF	1.06%
	used	26,982,467.15 CHF	2.75%	1,099	9,610,379.61 CHF	1.52%
<b>40-50</b>						
	new	51,421,608.65 CHF	5.25%	1,115	23,785,390.17 CHF	3.77%
	used	41,508,187.17 CHF	4.24%	1,448	19,025,545.09 CHF	3.01%
<b>50-60</b>						
	new	125,896,930.53 CHF	12.85%	2,545	70,127,002.45 CHF	11.11%
	used	49,996,796.36 CHF	5.10%	1,651	27,737,456.08 CHF	4.39%
<b>60-70</b>						
	new	149,002,527.32 CHF	15.20%	3,390	97,346,847.68 CHF	15.42%
	used	44,342,171.45 CHF	4.52%	1,605	29,073,689.83 CHF	4.61%
<b>70-80</b>						
	new	110,895,285.30 CHF	11.32%	3,600	84,146,810.41 CHF	13.33%
	used	32,070,017.41 CHF	3.27%	1,359	24,289,672.72 CHF	3.85%
<b>80-90</b>						
	new	114,459,199.20 CHF	11.68%	4,565	99,836,709.94 CHF	15.82%
	used	26,166,940.64 CHF	2.67%	1,265	22,637,608.07 CHF	3.59%
<b>&gt;90</b>						
	new	78,614,240.37 CHF	8.02%	3,333	77,020,672.58 CHF	12.20%
	used	30,844,331.52 CHF	3.15%	1,619	30,283,901.71 CHF	4.80%
<b>Total</b>		<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32,974</b>	<b>631,240,947.46 CHF</b>	<b>100.00%</b>

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

Reporting Date	3/31/2024
Payment Date	4/18/2024
Monthly Period	Mar 2024

**20. Residual value by customer type**

Initial Portfolio

Residual Value / current lease balance (%)		current aggregate lease balance in CHF	current aggregate lease balance in %	number of contracts	residual value	residual value in %
<b>0-10</b>						
	commercial	CHF 2,772,722	0.80%	165	CHF 111,358	0.05%
	private	CHF 5,983,349	1.72%	512	CHF 310,743	0.15%
<b>10-20</b>						
	commercial	CHF 939,175	0.27%	74	CHF 120,131	0.06%
	private	CHF 3,628,927	1.04%	295	CHF 482,535	0.23%
<b>20-30</b>						
	commercial	CHF 1,437,605	0.41%	53	CHF 369,137	0.17%
	private	CHF 2,413,849	0.69%	161	CHF 596,203	0.28%
<b>30-40</b>						
	commercial	CHF 3,602,925	1.03%	125	CHF 1,277,528	0.60%
	private	CHF 5,279,244	1.51%	288	CHF 1,890,269	0.89%
<b>40-50</b>						
	commercial	CHF 7,077,850	2.03%	219	CHF 3,197,737	1.50%
	private	CHF 15,881,887	4.56%	604	CHF 7,221,970	3.40%
<b>50-60</b>						
	commercial	CHF 12,767,386	3.66%	344	CHF 6,979,364	3.28%
	private	CHF 58,584,778	16.80%	1,903	CHF 32,280,271	15.18%
<b>60-70</b>						
	commercial	CHF 17,663,774	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	4.68%
<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 31.03.2024

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	24,578,616.43 CHF	2.51%	970	1,017,374.43 CHF	0.16%
	private	20,783,642.65 CHF	2.12%	1,193	1,279,243.94 CHF	0.20%
<b>10-20</b>						
	commercial	6,109,347.76 CHF	0.62%	256	912,452.35 CHF	0.14%
	private	7,555,708.96 CHF	0.77%	562	1,207,093.90 CHF	0.19%
<b>20-30</b>						
	commercial	8,250,858.84 CHF	0.84%	278	2,123,271.47 CHF	0.34%
	private	11,947,338.93 CHF	1.22%	629	3,070,917.27 CHF	0.49%
<b>30-40</b>						
	commercial	16,949,866.36 CHF	1.73%	472	6,054,292.67 CHF	0.96%
	private	28,648,762.74 CHF	2.92%	1,119	10,264,994.70 CHF	1.63%
<b>40-50</b>						
	commercial	33,222,171.36 CHF	3.39%	772	15,203,169.72 CHF	2.41%
	private	59,707,624.46 CHF	6.09%	1,791	27,607,765.54 CHF	4.37%
<b>50-60</b>						
	commercial	48,154,837.52 CHF	4.91%	1,014	26,619,218.92 CHF	4.22%
	private	127,738,889.37 CHF	13.03%	3,182	71,245,239.61 CHF	11.29%
<b>60-70</b>						
	commercial	40,130,901.86 CHF	4.09%	926	26,254,306.99 CHF	4.16%
	private	153,213,796.91 CHF	15.63%	4,069	100,166,230.52 CHF	15.87%
<b>70-80</b>						
	commercial	21,037,977.79 CHF	2.15%	668	15,988,409.12 CHF	2.53%
	private	121,927,324.92 CHF	12.44%	4,291	92,448,074.01 CHF	14.65%
<b>80-90</b>						
	commercial	18,578,392.70 CHF	1.90%	684	16,018,865.58 CHF	2.54%
	private	122,047,747.14 CHF	12.45%	5,146	106,455,452.43 CHF	16.86%
<b>&gt;90</b>						
	commercial	13,008,637.70 CHF	1.33%	536	12,787,196.42 CHF	2.03%
	private	96,449,934.19 CHF	9.84%	4,416	94,517,377.87 CHF	14.97%
<b>Total</b>		<b>980,042,378.59 CHF</b>	<b>100.00%</b>	<b>32,974</b>	<b>631,240,947.46 CHF</b>	<b>100.00%</b>

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

Reporting Date 3/31/2024  
 Payment Date 4/18/2024  
 Monthly Period Mar 2024

**21. Amortisation**

Initial Portfolio

Portfolio as of: 31.03.2024

period	principal balance in CHF	period	principal balance in CHF
1	345,519,826	1	993,929,985.64
2	340,956,330	2	966,001,337.79
3	336,383,477	3	934,032,305.26
4	331,800,268	4	910,243,669.50
5	327,206,703	5	890,200,140.83
6	322,602,781	6	863,151,170.78
7	317,720,352	7	829,328,691.14
8	312,537,669	8	793,757,359.89
9	306,655,988	9	762,055,431.95
10	300,684,020	10	737,973,028.75
11	294,330,410	11	715,782,298.76
12	288,034,353	12	688,620,103.73
13	282,720,848	13	662,674,562.71
14	276,537,690	14	640,275,989.19
15	271,480,769	15	618,445,542.44
16	265,573,109	16	599,680,640.60
17	258,643,493	17	581,667,940.77
18	250,946,544	18	565,257,747.69
19	242,531,414	19	550,240,133.76
20	234,658,966	20	533,721,303.99
21	227,661,287	21	514,776,196.57
22	221,360,636	22	497,460,595.41
23	214,067,311	23	479,973,949.15
24	205,826,050	24	461,040,429.56
25	197,394,276	25	442,665,479.16
26	187,219,471	26	426,186,035.40
27	179,108,143	27	407,861,437.37
28	171,172,533	28	391,458,019.42
29	164,050,047	29	375,146,454.77
30	159,849,147	30	358,196,357.02
31	151,468,246	31	342,957,959.46
32	137,689,224	32	323,006,503.96
33	131,068,099	33	302,583,977.20
34	126,488,971	34	284,638,369.95
35	111,805,510	35	265,010,454.01
36	90,722,594	36	239,803,347.74
37	64,939,178	37	218,223,560.88
38	44,760,146	38	196,705,401.13
39	31,424,488	39	171,568,778.30
40	21,589,719	40	148,468,794.07
41	7,050,855	41	129,406,216.51
42	5,020,979	42	111,606,507.90
43	4,865,040	43	98,315,102.69
44	4,716,309	44	82,673,080.29
45	4,521,132	45	64,797,842.21
46	4,112,221	46	51,920,780.34
47	3,749,486	47	38,370,860.59
48	3,144,734	48	26,139,168.83
49	2,485,634	49	23,288,831.08
50	1,813,621	50	20,197,570.52
51	1,095,579	51	17,363,623.51
52	565,337	52	14,823,841.29
53	138,311	53	12,902,832.44
		54	10,464,299.03
		55	8,676,837.39
		56	6,736,144.57
		57	4,393,081.02
		58	2,966,732.10
		59	1,394,702.75
			0

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

**22. Contact details**

**ALAG**

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**Trustee**

TMF Investments SA	<b>Tel</b> +41 (0)44 542 81 47	<b>E-Mail</b> <a href="mailto:swiss_capitalmarkets@tmf-group.com">swiss_capitalmarkets@tmf-group.com</a>
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**Cash manager**

TMF Services SA	<b>Tel</b> +41 (0)44 542 81 47	<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 **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.