

SCARD Investor Report

Report Date 14.07.2022
Reporting Period for collections 01.06.2022 30.06.2022

Swiss Credit Card Issuance 2019-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2019-1 Ltd

Bonds - Issuance No. 2019-1	ISIN	Expected Maturity	Issue date	Nominal (millions)	Current Rating Fitch / S&P
Class A Notes	CH0479514223	15.06.2022	15.06.2019	CHF 190.8	AAA (sf) / AAAsf
Class B Notes	CH0479514231	15.06.2022	15.06.2019	CHF 6.2	A+(sf) / A+sf
Class C Notes	CH0479514249	15.06.2022	15.06.2019	CHF 3.0	BBB+ (sf) / BBB+sf

Swiss Credit Card Issuance 2020-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2020-1 Ltd

Bonds - Issuance No. 2020-1	ISIN	Expected Maturity	Issue date	Nominal (millions)	Current Rating Fitch / S&P
Class A Notes	CH0545766575	15.06.2023	15.06.2020	CHF 190.0	AAA (sf) / AAAsf
Class B Notes	CH0545766583	15.06.2023	15.06.2020	CHF 6.0	A+(sf) / A+sf
Class C Notes	CH0545766591	15.06.2023	15.06.2020	CHF 4.0	BBB+ (sf) / BBB+sf

Swiss Credit Card Issuance 2021-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2021-1 Ltd

Bonds - Issuance No. 2021-1	ISIN	Expected Maturity	Issue date	Nominal (millions)	Current Rating Fitch / S&P
Class A Notes	CH1118483663	15.06.2024	15.06.2021	CHF 190.0	AAA (sf) / AAAsf
Class B Notes	CH1118483671	15.06.2024	15.06.2021	CHF 6.0	A+(sf) / A+sf
Class C Notes	CH1118483689	15.06.2024	15.06.2021	CHF 4.0	BBB+ (sf) / BBB+sf

Swiss Credit Card Issuance 2022-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2022-1 Ltd

Bonds - Issuance No. 2022-1	ISIN	Expected Maturity	Issue date	Nominal (millions)	Current Rating Fitch / S&P
Class A Notes	CH1191066203	15.06.2025	15.06.2022	CHF 190.0	AAA (sf) / AAAsf
Class B Notes	CH1191066211	15.06.2025	15.06.2022	CHF 6.0	A+(sf) / A+sf
Class C Notes	CH1191066229	15.06.2025	15.06.2022	CHF 4.0	BBB+ (sf) / BBB+sf

Reporting Entity:
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Reporting Entity:
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Swisscard Report

0 REPORT INFORMATION

- 1 Report Date
- 2 Beginning of Monthly Period
- 3 End of Monthly Period
- 4 Previous Distribution Date
- 5 Distribution Date
- 6 Accrual Period Beginning
- 7 Accrual Period Ending
- 8 Days in Monthly Period
- 9 Days in Interest Period

	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
1 Report Date	14.07.2022	14.07.2022	14.07.2022	14.07.2022
2 Beginning of Monthly Period	01.06.2022	01.06.2022	01.06.2022	01.06.2022
3 End of Monthly Period	30.06.2022	30.06.2022	30.06.2022	30.06.2022
4 Previous Distribution Date	15.06.2022	15.06.2022	15.06.2022	15.06.2022
5 Distribution Date	15.07.2022	15.07.2022	15.07.2022	15.07.2022
6 Accrual Period Beginning	15.06.2022	15.06.2022	15.06.2022	15.06.2022
7 Accrual Period Ending	14.07.2022	14.07.2022	14.07.2022	14.07.2022
8 Days in Monthly Period	30	30	30	30
9 Days in Interest Period	30	30	30	30

I. RECEIVABLES INFORMATION (1)

- 1 Number of Accounts
- 2 Principal Receivables
- 3 Increase in Principal Receivables
- 4 Decrease in Principal Receivables
- 5 Finance Charge Receivables
- 6 Total Receivables
- 7 Average Account Balance
- 8 Originator Invested Amount
- 9 Minimum Originator Invested Amount
- 10 Unencumbered Originator Difference

Asset SPV		Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
End of Monthly Period	Beginning of Monthly Period				
	833'062				
CHF	796'122'459.90	CHF	809'207'336.38		
CHF	696'617'490.18				
CHF	709'702'366.67				
CHF	17'459'761.49	CHF	17'400'357.40		
CHF	813'582'221.39	CHF	826'607'693.78		
CHF	976.62	CHF	992.25		
CHF	196'122'459.90	CHF	209'207'336.38		
CHF	88'369'593.05	CHF	89'822'014.34		
CHF	107'752'866.85	CHF	119'385'322.04		

II. INVESTOR INFORMATION	Asset SPV		Series 2019-1		Series 2020-1		Series 2021-1		Series 2022-1	
	As of Distribution Date	As of Prev. Distribution Date	As of Distribution Date	As of Prev. Distribution Date	As of Distribution Date	As of Prev. Distribution Date	As of Distribution Date	As of Prev. Distribution Date	As of Distribution Date	As of Prev. Distribution Date
1 Nominal Liquidation Amount of all issuances	CHF 600'000'000.00	CHF 600'000'000.00								
2 Note Principal Balance of all issuances	CHF 600'000'000.00	CHF 600'000'000.00								
3 Increase in Note Principal Balance due to new Issuances (2)	CHF 200'000'000.00	CHF -								
4 Decrease in Note Principal Balance due to Principal Paid and Notes Retired	CHF 200'000'000.00	CHF -								
5 Month End Principal Receivables as percentage of Nominal Liquidation Amount	132.69%	134.87%								
6 Month End Principal Receivables as percentage of Notes Principal Balance	132.69%	134.87%								
7 Class A Note Nominal liquidation amount			CHF -	CHF 190'800'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF -
8 Class A Note Principal Balance			CHF -	CHF 190'800'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF -
9 Class B Note Nominal liquidation amount			CHF -	CHF 6'200'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF -
10 Class B Note Principal Balance			CHF -	CHF 6'200'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF -
11 Class C Note Nominal liquidation amount			CHF -	CHF 3'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF -
12 Class C Note Principal Balance			CHF -	CHF 3'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF -
13 Increase / Decrease in Unreimbursed Investor Charge-Offs			CHF -	CHF -	CHF -	CHF -	CHF -	CHF -	CHF -	CHF -
14 Increase / Decrease in Reallocated Principal Collections			CHF -	CHF -	CHF -	CHF -	CHF -	CHF -	CHF -	CHF -
15 Non Principal Allocation Percentage (monthly period) (3)	74.15%	74.76%								
16 Principal Allocation Percentage (monthly period) (3)	74.15%	74.76%								

	Asset SPV				Series 2019-1				Series 2020-1				Series 2021-1				Series 2022-1				
	As of Distribution Date		As of Prev. Distribution Date		As of Distribution Date		As of Prev. Distribution Date		As of Distribution Date		As of Prev. Distribution Date		As of Distribution Date		As of Prev. Distribution Date		As of Distribution Date		As of Prev. Distribution Date		
	CHF		CHF		CHF		CHF		CHF		CHF		CHF		CHF		CHF		CHF		
Distribution to Noteholders																					
17 The total amount of the distribution to Class A Noteholders	CHF	324'187.50	CHF	155'377.17	CHF	-	CHF	6'148.00	CHF	98'958.33	CHF	95'659.72	CHF	55'416.67	CHF	53'569.44	CHF	169'812.50	CHF	-	
18 The amount of the distribution in respect of interest on the Class A Notes	CHF	324'187.50	CHF	155'377.17	CHF	-	CHF	6'148.00	CHF	98'958.33	CHF	95'659.72	CHF	55'416.67	CHF	53'569.44	CHF	169'812.50	CHF	-	
19 The amount of the distribution in respect of principal on the Class A Notes	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	
20 The total amount of the distribution to Class B Noteholders	CHF	29'375.00	CHF	20'058.33	CHF	-	CHF	3'745.83	CHF	8'750.00	CHF	8'458.33	CHF	8'125.00	CHF	7'854.17	CHF	12'500.00	CHF	-	
21 The amount of the distribution in respect of interest on the Class B Notes	CHF	29'375.00	CHF	20'058.33	CHF	-	CHF	3'745.83	CHF	8'750.00	CHF	8'458.33	CHF	8'125.00	CHF	7'854.17	CHF	12'500.00	CHF	-	
22 The amount of the distribution in respect of principal on the Class B Notes	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	
23 The total amount of the distribution to Class C Noteholders	CHF	27'083.33	CHF	19'937.50	CHF	-	CHF	4'229.17	CHF	8'333.33	CHF	8'055.56	CHF	7'916.67	CHF	7'652.78	CHF	10'833.33	CHF	-	
24 The amount of the distribution in respect of interest on the Class C Notes	CHF	27'083.33	CHF	19'937.50	CHF	-	CHF	4'229.17	CHF	8'333.33	CHF	8'055.56	CHF	7'916.67	CHF	7'652.78	CHF	10'833.33	CHF	-	
25 The amount of the distribution in respect of principal on the Class C Notes	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	CHF	-	
26 Class A interest ledger beginning balance (4)	CHF	-	CHF	-	CHF	-	CHF	70'172.00	CHF	-	CHF	1'091'840.35	CHF	-	CHF	611'430.60	CHF	-	CHF	-	
27 Increase in the Class A interest ledger	CHF	-	CHF	-	CHF	-	CHF	6'148.00	CHF	98'958.33	CHF	95'659.72	CHF	55'416.67	CHF	53'569.44	CHF	169'812.50	CHF	-	
28 Class A interest ledger ending balance	CHF	-	CHF	-	CHF	-	CHF	76'320.00	CHF	98'958.34	CHF	1'187'500.08	CHF	55'416.67	CHF	665'000.05	CHF	169'812.50	CHF	-	
29 Class B interest ledger beginning balance (4)	CHF	-	CHF	-	CHF	-	CHF	42'754.19	CHF	-	CHF	96'541.69	CHF	-	CHF	89'645.86	CHF	-	CHF	-	
30 Increase in the Class B interest ledger	CHF	-	CHF	-	CHF	-	CHF	3'745.83	CHF	8'750.00	CHF	8'458.33	CHF	8'125.00	CHF	7'854.17	CHF	12'500.00	CHF	-	
31 Class B interest ledger ending balance	CHF	-	CHF	-	CHF	-	CHF	46'500.03	CHF	8'750.00	CHF	105'000.03	CHF	8'125.00	CHF	97'500.03	CHF	12'500.00	CHF	-	
32 Class C interest ledger beginning balance (4)	CHF	-	CHF	-	CHF	-	CHF	48'270.86	CHF	-	CHF	91'944.51	CHF	-	CHF	87'347.26	CHF	-	CHF	-	
33 Increase in the Class C interest ledger	CHF	-	CHF	-	CHF	-	CHF	4'229.17	CHF	8'333.33	CHF	8'055.56	CHF	7'916.67	CHF	7'652.78	CHF	10'833.33	CHF	-	
34 Class C interest ledger ending balance	CHF	-	CHF	-	CHF	-	CHF	52'500.03	CHF	8'333.34	CHF	100'000.07	CHF	7'916.67	CHF	95'000.04	CHF	10'833.34	CHF	-	

III. PERFORMANCE DATA Asset SPV	Asset SPV				Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
	End of Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period	Three-Month Average				
1 Outstanding Balance of the performing assets	CHF	787'738'446.49						
2 1-30 Days Delinquent	CHF	18'565'275.16						
3 Number of Accounts delinquent 1-30 days		5674						
4 31-60 Days Delinquent	CHF	3'802'955.29						
5 Number of Accounts delinquent 31-60 Days		1155						
6 61-90 Days Delinquent	CHF	1'411'741.27						
7 Number of Accounts delinquent 61-90 Days		419						
8 91-120 Days Delinquent	CHF	816'122.43						
9 Number of Accounts delinquent 91-120 Days		249						
10 121-150 Days Delinquent	CHF	657'341.11						
11 Number of Accounts delinquent 121-150 Days		173						
12 151-180 Days Delinquent	CHF	590'339.64						
13 Number of Accounts delinquent 151-180 Days		235						
14 Gross Asset SPV Yield (based on Finance Charge Collections)		27.91%	29.03%	26.66%	27.86%			
15 Monthly Payment Rate		86.19%	89.88%	78.16%	84.74%			
16 Gross Charge-Off Rate excluding Fraud		0.07712%	0.05562%	0.08379%	0.07218%			
17 Net Charge-Off Rate excluding Fraud		0.04502%	0.03250%	0.05891%	0.04548%			
18 Gross Charge-Off Rate including Fraud		0.11532%						
19 Net Charge-Off Rate including Fraud		0.04205%						
20 Recoveries (excluding Fraud recoveries)	CHF	266'784.01						
21 Fraud Amount	CHF	310'770.65						
22 Dilution (only for principal)	CHF	21'638'935.08						

III.a PERFORMANCE DATA Issuer	Current Data		Prior		Two Months		Two Months	
	End of Monthly Period	Three-Month Average	End of Monthly Period	Three-Month Average	End of Monthly Period	Three-Month Average	End of Monthly Period	Three-Month Average
23 Portfolio Yield (5)					23.73%	23.86%	23.73%	23.86%
24 Expense Rate					0.73%	0.75%	0.46%	0.48%
25 Excess Spread Percentage					23.00%	23.11%	23.26%	23.38%
	Prior Monthly Period	Two Months Prior Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period
23a Portfolio Yield			25.33%	22.53%	25.33%	22.53%	25.33%	22.53%
24a Expense Rate			0.80%	0.72%	0.54%	0.45%	0.54%	0.45%
25a Excess Spread Percentage			24.53%	21.80%	24.79%	22.08%	24.79%	22.08%

	Asset SPV	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
IV. Collections and Expenses	End of Monthly Period	End of Monthly Period	End of Monthly Period	End of Monthly Period	End of Monthly Period
1 Total Principal Collections	CHF 688'016'727.58				
2 Total Finance Charge Collections	CHF 18'817'703.48				
3 Total Collections	CHF 706'834'431.06				
4 Reallocated Principal collections	CHF -				
<u>Senior Costs at Issuer Level</u>					
5 Note Trustee fees		CHF -	CHF -	CHF -	CHF -
6 Principal Paying Agent fees		CHF -	CHF -	CHF -	CHF -
7 Cash Manager fees		CHF -	CHF 538.50	CHF 538.50	CHF 538.50
8 Issuer Account Bank fees		CHF -	CHF 266.30	CHF 176.35	CHF 250.00
9 Issuer Corporate Services Provider fees		CHF -	CHF -	CHF -	CHF -
10 Other Issuer Costs fees		CHF -	CHF 4'846.50	CHF 4'846.50	CHF 14'937.70
<u>Asset SPV Expenses</u>					
11 Servicing Fees	CHF 403'875.00				
12 Monthly Asset SPV costs	CHF 160'030.79				
13 Initial FC Purchase Price	CHF 1'619'143.34				
14 Monthly Asset SPV profit amount	CHF 7'500.00				
15 Investment proceeds (from asset SPV permitted investments)	CHF -	CHF -	CHF -	CHF -	CHF -
16 Investment proceeds (from Issuer permitted investments)		CHF -	CHF -	CHF -	CHF -
17 Reserve and Spread Account releases		CHF -	CHF -	CHF -	CHF -
18 Net Finance Charge collection	CHF 16'627'154.34				

	Asset SPV	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
V. Allocation of available Finance Charge Collection (source of funds to pay the notes - chapter 4.1)	As of Distribution Date	As of Distribution Date	As of Distribution Date	As of Distribution Date	As of Distribution Date
1 Available FC collection (at Issuer Level)		CHF -	CHF 4'109'491.75	CHF 4'109'491.75	CHF 2'859'567.20
2 a): Senior Costs at Issuer Level pro rata and pari passu		CHF -	CHF 5'651.30	CHF 5'561.35	CHF 15'726.20
3 b): Class A Monthly Interest Amount		CHF -	CHF 98'958.33	CHF 55'416.67	CHF 169'812.50
Current Period Interest Amount		CHF -	CHF 98'958.33	CHF 55'416.67	CHF 169'812.50
Deferred Interest Amount		CHF -	CHF -	CHF -	CHF -
Additional Interest		CHF -	CHF -	CHF -	CHF -
4 c): Class B Monthly Interest Amount		CHF -	CHF 8'750.00	CHF 8'125.00	CHF 12'500.00
Current Period Interest Amount		CHF -	CHF 8'750.00	CHF 8'125.00	CHF 12'500.00
Deferred Interest Amount		CHF -	CHF -	CHF -	CHF -
Additional Interest		CHF -	CHF -	CHF -	CHF -
5 d): Class C Monthly Interest Amount		CHF -	CHF 8'333.33	CHF 7'916.67	CHF 10'833.33
Current Period Interest Amount		CHF -	CHF 8'333.33	CHF 7'916.67	CHF 10'833.33
Deferred Interest Amount		CHF -	CHF -	CHF -	CHF -
Additional Interest		CHF -	CHF -	CHF -	CHF -
6 e): Current Issuer Charge-offs		CHF -	CHF 155'081.83	CHF 155'081.83	CHF 107'912.84
7 f): Aggregate of (i) Prior Issuer Charge-Off and (ii) Reduction of Nominal Liquidation amount		CHF -	CHF -	CHF -	CHF -
8 g): Required Accumulation Reserve Amount		CHF -	CHF -	CHF -	CHF -
9 h): Required Liquidity Amount		CHF -	CHF -	CHF -	CHF -
10 i): Required Spread Amount		CHF -	CHF -	CHF -	CHF -
11 j): Issuer Costs not previously paid pro rata and pari passu		CHF -	CHF -	CHF -	CHF -
12 k): Increase Originator Invested Amount to Minimum Originator Invested Amount		CHF -	CHF -	CHF -	CHF -
13 l): Amortisation Period - to pay principal on the Notes		CHF -	CHF -	CHF -	CHF -
14 m): Issuer Monthly Profit Amount		CHF -	CHF 1'666.67	CHF 1'666.67	CHF 1'666.67
15 n): Deferred Subscription Price	CHF 10'247'889.51	CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
VI. Allocation of available Principal Collection (source of funds to pay the notes - chapter 4.4)	As of Distribution Date	As of Distribution Date	As of Distribution Date	As of Distribution Date	As of Distribution Date
1 Available Principal Collections at Issuer Level	CHF -	CHF -	CHF 272'355'179.03	CHF 272'355'179.03	CHF 143'306'369.53
a Issuer's Required Retained Principal Amount	CHF -	CHF -	CHF 10'000'000.00	CHF 10'000'000.00	CHF 10'000'000.00
b Reallocated Principal Collections for current distribution date	CHF -	CHF -	CHF -	CHF -	CHF -
c Available Net Finance Charge Collections to be distributed as principal	CHF -	CHF -	CHF 155'081.83	CHF 155'081.83	CHF 107'912.84
d Total Available Principal Collections	CHF -	CHF -	CHF 10'155'081.83	CHF 10'155'081.83	CHF 10'107'912.84
2 During revolving period:					
a Total Available Principal Collections	CHF -	CHF -	CHF 10'155'081.83	CHF 10'155'081.83	CHF 10'107'912.84
3 During the controlled accumulation period:					
i) The lesser of (a) Controlled deposit amount for class A notes and (b) Net Nominal Liquidation Amount of class A notes	CHF -	CHF -	CHF -	CHF -	CHF -
ii) The lesser of (a) Controlled deposit amount for class B notes and (b) Net Nominal Liquidation Amount of class B notes	CHF -	CHF -	CHF -	CHF -	CHF -
iii) The lesser of (a) Controlled deposit amount for class C notes and (b) Net Nominal Liquidation Amount of class C notes	CHF -	CHF -	CHF -	CHF -	CHF -
iv) Reinvestment in Issuer Certificate	CHF -	CHF -	CHF -	CHF -	CHF -
d On the scheduled redemption date (early amortization period):					
i) Nominal Liquidation Amount Class A notes	CHF -	CHF -	CHF -	CHF -	CHF -
ii) Nominal Liquidation Amount Class B notes	CHF -	CHF -	CHF -	CHF -	CHF -
iii) Nominal Liquidation Amount Class C notes	CHF -	CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
VII. ACCUMULATION PERIOD	Value	Value	Value	Value	Value
1 Controlled Accumulation Period Length in months (scheduled) (4)		0.00	0.00	0.00	0.00
2 Controlled Deposit Accumulation Amount		CHF -	CHF -	CHF -	CHF -
3 Controlled Deposit Accumulation Amount Deficit		CHF -	CHF -	CHF -	CHF -
4 Controlled Deposit Amount		CHF -	CHF -	CHF -	CHF -
5 Principal Funding Account Balance		CHF -	CHF -	CHF -	CHF -
a Beginning Balance of accounting period		CHF -	CHF -	CHF -	CHF -
b Controlled Deposit Amount		CHF -	CHF -	CHF -	CHF -
c Withdrawal for Principal Payment		CHF -	CHF -	CHF -	CHF -
d Ending Balance of accounting period		CHF -	CHF -	CHF -	CHF -
VIII ACCUMULATION RESERVE ACCOUNT (Chapter 5.2)	Value	Value	Value	Value	Value
1 Accumulation reserve account funding date		dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy
2 Required Accumulation reserve amount		CHF -	CHF -	CHF -	CHF -
3 Beginning available accumulation reserve account amount		CHF -	CHF -	CHF -	CHF -
4 Withdrawal of any excess over the Accumulation Reserve Required Amount		CHF -	CHF -	CHF -	CHF -
5 Ending available accumulation reserve account amount		CHF -	CHF -	CHF -	CHF -
IX. SPREAD ACCOUNT FUNDING (Chapter 5.3)	Value	Value	Value	Value	Value
1 Spread Account Percentage		0.00	0.00	0.00	0.00
2 Required Spread Account Amount		CHF -	CHF -	CHF -	CHF -
3 Beginning Available Spread Account Amount		CHF -	CHF -	CHF -	CHF -
4 Amount to pay the Class C Monthly Interest Amount for such Distribution Date		CHF -	CHF -	CHF -	CHF -
5 Amount to pay the holder(s) of the Class C Notes in an amount up to any Nominal Liquidation Amount Deficit on the Class C Notes for such Distribution Date		CHF -	CHF -	CHF -	CHF -
6 Ending Available Spread Account Amount		CHF -	CHF -	CHF -	CHF -
X. LIQUIDITY RESERVE ACCOUNT (5.4)	Value	Value	Value	Value	Value
1 Required liquidity reserve account amount		CHF -	CHF -	CHF -	CHF -
2 Beginning available liquidity reserve account amount		CHF -	CHF -	CHF -	CHF -
3 Withdrawal of any excess over the Required liquidity reserve account amount		CHF -	CHF -	CHF -	CHF -
4 Ending available liquidity reserve account amount		CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2019-1	Series 2020-1	Series 2021-1	Series 2022-1
XI. EARLY REDEMPTION / AMORTIZATION / DEFAULT EVENT	Value	Value	Value	Value	Value
1 Has an Early Amortization event occurred?	No				
2 Has an Event of Default occurred?	No				
3 Has an Early Redemption Event for Issuer Certificate occurred?	No				
4 Originator Invested Amount	CHF 196'122'459.90				
5 Minimum Originator Invested Amount	CHF 88'369'593.05				
6 Originator's Interest is less than the Minimum Originator's Interest?	No				
7 Excess Originator's Interest	CHF 107'752'866.85				
8 Eligible Principal Receivables	CHF 796'122'459.90				
9 Minimum Aggregate Principal Receivables	CHF 600'000'000.00				
10 The Note Principal Balance is less than the Required Principal Balance	No				
11 Excess Principal Balance	CHF 196'122'459.90				
12 Excess Spread averaged over the three preceding Monthly Periods is less than the Excess Spread Required Amount for such Monthly Period?	No				
13 Outstanding Principal Amount of a Note will not be reduced to zero on the Scheduled Redemption Date for such Note			No	No	No
14 Scheduled Redemption Date			15.06.2023	15.06.2024	15.06.2025
15 Are there any material modifications, extensions or waivers to pool asset terms, fees, penalties or payments?	No				
16 Are there any material breaches of representations, warranties or covenants related to the pool assets?	No				
17 Are there any material changes in criteria used to originate, acquire, or select new pool assets?	No				

Footnotes

- (1) No cash has been held in the Asset SPV Excess Funding Account hence to date all data concerning receivables has been reported on card receivable base only. In the remote case the Excess Funding Account would contain such cash component stakeholders will be informed accordingly.
- (2) Issuance 2022-1 with volume of CHF 200m has been launched by Swiss Credit Card Issuance 2022-1 AG on June 15, 2022.
- (3) Allocation Percentage at month end
- (4) Accrued annual interest has been paid for Series 2019-1, 2020-1 and 2021-1 on June 15, 2022.
- (5) Portfolio yield of Issuance 2022-1 is based only on June Finance Charge Collections since June 15, 2022.

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