

# SCARD Investor Report

Report Date 14.07.2021  
Reporting Period for collections 01.06.2021 30.06.2021

## Swiss Credit Card Issuance 2018-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2018-1 Ltd

Bonds - Issuance No. 2018-1	ISIN	Expected Maturity	Issue date	Nominal (millions)	Current Rating Fitch / S&P
Class A Notes	CH0417086094	15.06.2021	15.06.2018	CHF 190.4	AAA (sf) / AAAsf
Class B Notes	CH0417086102	15.06.2021	15.06.2018	CHF 6.6	A+(sf) / A+sf
Class C Notes	CH0417086110	15.06.2021	15.06.2018	CHF 3.0	BBB+ (sf) / BBB+sf

## 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

Reporting Entity:  
Swiss Credit Card Issuance 2018-1 Ltd  
c/o Swisscard AECS GmbH  
Neugasse 18  
CH-8810 Horgen  
Switzerland  
[info.scard \[at\] swisscard \[dot\] ch](mailto:info.scard@swisscard.ch)

Reporting Entity:  
Swiss Credit Card Issuance 2019-1 Ltd  
c/o Swisscard AECS GmbH  
Neugasse 18  
CH-8810 Horgen  
Switzerland  
[info.scard \[at\] swisscard \[dot\] ch](mailto:info.scard@swisscard.ch)

Reporting Entity:  
Swiss Credit Card Issuance 2020-1 Ltd  
c/o Swisscard AECS GmbH  
Neugasse 18  
CH-8810 Horgen  
Switzerland  
[info.scard \[at\] swisscard \[dot\] ch](mailto:info.scard@swisscard.ch)

Reporting Entity:  
Swiss Credit Card Issuance 2021-1 Ltd  
c/o Swisscard AECS GmbH  
Neugasse 18  
CH-8810 Horgen  
Switzerland  
[info.scard \[at\] swisscard \[dot\] ch](mailto:info.scard@swisscard.ch)

# 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 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
1 Report Date		14.07.2021	14.07.2021	14.07.2021
2 Beginning of Monthly Period		01.06.2021	01.06.2021	01.06.2021
3 End of Monthly Period		30.06.2021	30.06.2021	30.06.2021
4 Previous Distribution Date		15.06.2021	15.06.2021	15.06.2021
5 Distribution Date		15.07.2021	15.07.2021	15.07.2021
6 Accrual Period Beginning		15.06.2021	15.06.2021	15.06.2021
7 Accrual Period Ending		14.06.2022	14.06.2022	14.06.2022
8 Days in Monthly Period		30	30	15
9 Days in Interest Period		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 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
End of Monthly Period	Beginning of Monthly Period				
		833'062	833'062		
CHF		750'192'717.24	CHF 728'128'383.04		
CHF		646'197'972.80			
CHF		624'133'638.60			
CHF		16'688'273.04	CHF 16'203'385.72		
CHF		766'880'990.28	CHF 744'331'768.76		
CHF		920.56	CHF 893.49		
CHF		150'192'717.24	CHF 328'128'383.04		
CHF		83'271'391.61	CHF 80'822'250.52		
CHF		66'921'325.63	CHF 247'306'132.52		

II. INVESTOR INFORMATION	Asset SPV		Series 2018-1		Series 2019-1		Series 2020-1		Series 2021-1	
	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 400'000'000.00								
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 -	CHF -								
5 Month End Principal Receivables as percentage of Nominal Liquidation Amount	125.03%	121.35%								
6 Month End Principal Receivables as percentage of Notes Principal Balance	125.03%	182.03%								
7 Class A Note Nominal liquidation amount			CHF -	CHF 190'400'000.00	CHF 190'800'000.00	CHF 190'800'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF 190'000'000.00	CHF -
8 Class A Note Principal Balance			CHF -	CHF -	CHF 190'800'000.00	CHF 190'800'000.00	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 6'600'000.00	CHF 6'200'000.00	CHF 6'200'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF 6'000'000.00	CHF -
10 Class B Note Principal Balance			CHF -	CHF -	CHF 6'200'000.00	CHF 6'200'000.00	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 3'000'000.00	CHF 3'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF 4'000'000.00	CHF -
12 Class C Note Principal Balance			CHF -	CHF -	CHF 3'000'000.00	CHF 3'000'000.00	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)	82.40%	87.14%								
16 Principal Allocation Percentage (monthly period) (3)	82.40%	87.14%								

	Asset SPV				Series 2018-1		Series 2019-1		Series 2020-1		Series 2021-1	
	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	As of Distribution Date	As of Prev. Distribution Date
<b>Distribution to Noteholders</b>												
17 The total amount of the distribution to Class A Noteholders	CHF 160'735.00	CHF 113'106.00	CHF 14'808.89	CHF 14'808.89	CHF 6'360.00	CHF 5'936.00	CHF 98'958.33	CHF 92'361.11	CHF 55'416.67	CHF -	CHF -	CHF -
18 The amount of the distribution in respect of interest on the Class A Notes	CHF 160'735.00	CHF 113'106.00	CHF 14'808.89	CHF 14'808.89	CHF 6'360.00	CHF 5'936.00	CHF 98'958.33	CHF 92'361.11	CHF 55'416.67	CHF -	CHF -	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 -	CHF -	CHF -
20 The total amount of the distribution to Class B Noteholders	CHF 20'750.00	CHF 16'275.00	CHF 4'491.67	CHF 4'491.67	CHF 3'875.00	CHF 3'616.67	CHF 8'750.00	CHF 8'166.67	CHF 8'125.00	CHF -	CHF -	CHF -
21 The amount of the distribution in respect of interest on the Class B Notes	CHF 20'750.00	CHF 16'275.00	CHF 4'491.67	CHF 4'491.67	CHF 3'875.00	CHF 3'616.67	CHF 8'750.00	CHF 8'166.67	CHF 8'125.00	CHF -	CHF -	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 -	CHF -	CHF -
23 The total amount of the distribution to Class C Noteholders	CHF 20'625.00	CHF 16'236.11	CHF 4'375.00	CHF 4'375.00	CHF 4'083.33	CHF 4'083.33	CHF 8'333.33	CHF 7'777.78	CHF 7'916.67	CHF -	CHF -	CHF -
24 The amount of the distribution in respect of interest on the Class C Notes	CHF 20'625.00	CHF 16'236.11	CHF 4'375.00	CHF 4'375.00	CHF 4'083.33	CHF 4'083.33	CHF 8'333.33	CHF 7'777.78	CHF 7'916.67	CHF -	CHF -	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 -	CHF -	CHF -
26 Class A interest ledger beginning balance (4)			CHF 175'591.15	CHF 175'591.15	CHF -	CHF 70'384.00	CHF -	CHF 1'095'138.96	CHF -	CHF -	CHF -	CHF -
27 Increase in the Class A interest ledger			CHF 14'808.89	CHF 14'808.89	CHF 6'360.00	CHF 5'936.00	CHF 98'958.33	CHF 92'361.11	CHF 55'416.67	CHF -	CHF -	CHF -
28 Class A interest ledger ending balance			CHF 190'400.04	CHF 190'400.04	CHF 6'360.00	CHF 76'320.00	CHF 98'958.34	CHF 1'187'500.08	CHF 55'416.67	CHF -	CHF -	CHF -
29 Class B interest ledger beginning balance (4)			CHF 53'258.36	CHF 53'258.36	CHF -	CHF 42'883.36	CHF -	CHF 96'833.36	CHF -	CHF -	CHF -	CHF -
30 Increase in the Class B interest ledger			CHF 4'491.67	CHF 4'491.67	CHF 3'875.00	CHF 3'616.67	CHF 8'750.00	CHF 8'166.67	CHF 8'125.00	CHF -	CHF -	CHF -
31 Class B interest ledger ending balance			CHF 57'750.03	CHF 57'750.03	CHF 3'875.00	CHF 46'500.03	CHF 8'750.00	CHF 105'000.03	CHF 8'125.00	CHF -	CHF -	CHF -
32 Class C interest ledger beginning balance (4)			CHF 51'875.00	CHF 51'875.00	CHF -	CHF 48'416.69	CHF -	CHF 92'222.28	CHF -	CHF -	CHF -	CHF -
33 Increase in the Class C interest ledger			CHF 4'375.00	CHF 4'375.00	CHF 4'375.00	CHF 4'083.33	CHF 8'333.33	CHF 7'777.78	CHF 7'916.67	CHF -	CHF -	CHF -
34 Class C interest ledger ending balance			CHF 56'250.00	CHF 56'250.00	CHF 4'375.00	CHF 52'500.03	CHF 8'333.34	CHF 100'000.06	CHF 7'916.67	CHF -	CHF -	CHF -

III. PERFORMANCE DATA Asset SPV	Asset SPV				Series 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
	End of Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period	Three-Month Average				
1 Outstanding Balance of the performing assets	CHF 745'010'540.95							
2 1-30 Days Delinquent	CHF 16'792'861.96							
3 Number of Accounts delinquent 1-30 days	5906							
4 31-60 Days Delinquent	CHF 2'343'955.37							
5 Number of Accounts delinquent 31-60 Days	870							
6 61-90 Days Delinquent	CHF 1'084'706.97							
7 Number of Accounts delinquent 61-90 Days	321							
8 91-120 Days Delinquent	CHF 603'921.59							
9 Number of Accounts delinquent 91-120 Days	203							
10 121-150 Days Delinquent	CHF 466'480.96							
11 Number of Accounts delinquent 121-150 Days	149							
12 151-180 Days Delinquent	CHF 578'522.91							
13 Number of Accounts delinquent 151-180 Days	216							
14 Gross Asset SPV Yield (based on Finance Charge Collections)	28.96%	28.39%	28.58%	28.64%				
15 Monthly Payment Rate	81.98%	77.98%	77.21%	79.06%				
16 Gross Charge-Off Rate excluding Fraud	0.08039%	0.07046%	0.08388%	0.07825%				
17 Net Charge-Off Rate excluding Fraud	0.04223%	0.03253%	0.04397%	0.03958%				
18 Gross Charge-Off Rate including Fraud	0.10938%							
19 Net Charge-Off Rate including Fraud	0.03336%							
20 Recoveries (excluding Fraud recoveries)	CHF 299'129.52							
21 Fraud Amount	CHF 222'317.60							
22 Dilution (only for principal)	CHF 22'313'189.42							

III.a PERFORMANCE DATA Issuer	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
	<u>Current Data</u>							
23 Portfolio Yield (5)			24.92%	24.63%	24.92%	24.63%	17.27%	N/A
24 Expense Rate			0.09%	0.13%	0.70%	0.74%	0.52%	N/A
25 Excess Spread Percentage			24.83%	24.50%	24.22%	23.89%	16.75%	N/A
	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
<u>Historical Data</u>								
23a Portfolio Yield			24.46%	24.51%	24.46%	24.51%	N/A	N/A
24a Expense Rate			0.21%	0.10%	0.77%	0.75%	N/A	N/A
25a Excess Spread Percentage			24.25%	24.41%	23.68%	23.76%	N/A	N/A

	Asset SPV	Series 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
<b>IV. Collections and Expenses</b>	<b>End of Monthly Period</b>	<b>End of Monthly Period</b>	<b>End of Monthly Period</b>	<b>End of Monthly Period</b>	<b>End of Monthly Period</b>
1 Total Principal Collections	CHF 601'876'124.04				
2 Total Finance Charge Collections	CHF 17'569'512.76				
3 Total Collections	CHF 619'445'636.80				
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 -	CHF 156.90	CHF 250.00
9 Issuer Corporate Services Provider fees		CHF -	CHF -	CHF -	CHF -
10 Other Issuer Costs fees		CHF -	CHF -	CHF -	CHF 14'604.78
<u>Asset SPV Expenses</u>					
11 Servicing Fees	CHF 403'875.00				
12 Monthly Asset SPV costs	CHF 5'480.41				
13 Initial FC Purchase Price	CHF 1'416'445.96				
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 15'736'211.40				

	Asset SPV	Series 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
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 -	CHF 4'322'372.75	CHF 4'322'372.75	CHF 2'996'177.96
2 a): Senior Costs at Issuer Level pro rata and pari passu	CHF -	CHF -	CHF 538.50	CHF 695.40	CHF 15'393.28
3 b): Class A Monthly Interest Amount	CHF -	CHF -	CHF 6'360.00	CHF 98'958.33	CHF 55'416.67
Current Period Interest Amount	CHF -	CHF -	CHF 6'360.00	CHF 98'958.33	CHF 55'416.67
Deferred Interest Amount	CHF -	CHF -	CHF -	CHF -	CHF -
Additional Interest	CHF -	CHF -	CHF -	CHF -	CHF -
4 c): Class B Monthly Interest Amount	CHF -	CHF -	CHF 3'875.00	CHF 8'750.00	CHF 8'125.00
Current Period Interest Amount	CHF -	CHF -	CHF 3'875.00	CHF 8'750.00	CHF 8'125.00
Deferred Interest Amount	CHF -	CHF -	CHF -	CHF -	CHF -
Additional Interest	CHF -	CHF -	CHF -	CHF -	CHF -
5 d): Class C Monthly Interest Amount	CHF -	CHF -	CHF 4'375.00	CHF 8'333.33	CHF 7'916.67
Current Period Interest Amount	CHF -	CHF -	CHF 4'375.00	CHF 8'333.33	CHF 7'916.67
Deferred Interest Amount	CHF -	CHF -	CHF -	CHF -	CHF -
Additional Interest	CHF -	CHF -	CHF -	CHF -	CHF -
6 e): Current Issuer Charge-offs	CHF -	CHF -	CHF 169'336.52	CHF 169'336.52	CHF 117'380.51
7 f): Aggregate of (i) Prior Issuer Charge-Off and (ii) Reduction of Nominal Liquidation amount	CHF -	CHF -	CHF -	CHF -	CHF -
8 g): Required Accumulation Reserve Amount	CHF -	CHF -	CHF -	CHF -	CHF -
9 h): Required Liquidity Amount	CHF -	CHF -	CHF -	CHF -	CHF -
10 i): Required Spread Amount	CHF -	CHF -	CHF -	CHF -	CHF -
11 j): Issuer Costs not previously paid pro rata and pari passu	CHF -	CHF -	CHF -	CHF -	CHF -
12 k): Increase Originator Invested Amount to Minimum Originator Invested Amount	CHF -	CHF -	CHF -	CHF -	CHF -
13 l): Amortisation Period - to pay principal on the Notes	CHF -	CHF -	CHF -	CHF -	CHF -
14 m): Issuer Monthly Profit Amount	CHF -	CHF -	CHF 1'666.67	CHF 1'666.67	CHF 1'666.67
15 n): Deferred Subscription Price	CHF 10'961'132.73	CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
<b>VI. Allocation of available Principal Collection (source of funds to pay the notes - chapter 4.4)</b>	<b>As of Distribution Date</b>	<b>As of Distribution Date</b>	<b>As of Distribution Date</b>	<b>As of Distribution Date</b>	<b>As of Distribution Date</b>
1 Available Principal Collections at Issuer Level	CHF -	CHF 237'421'351.89	CHF 237'421'351.89	CHF 237'421'351.89	CHF 127'033'420.26
a Issuer's Required Retained Principal Amount	CHF -	CHF 9'200'000.00	CHF 9'200'000.00	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 169'336.52	CHF 169'336.52	CHF 169'336.52	CHF 117'380.51
d Total Available Principal Collections	CHF -	CHF 9'369'336.52	CHF 9'369'336.52	CHF 10'169'336.52	CHF 10'117'380.51
2 During revolving period:					
a Total Available Principal Collections	CHF -	CHF 9'369'336.52	CHF 9'369'336.52	CHF 10'169'336.52	CHF 10'117'380.51
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 -
d iv) Reinvestment in Issuer Certificate	CHF -	CHF -	CHF -	CHF -	CHF -
4 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 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
<b>VII. ACCUMULATION PERIOD</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
1 Controlled Accumulation Period Length in months (scheduled)		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					
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 -
<b>VIII ACCUMULATION RESERVE ACCOUNT (Chapter 5.2)</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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 -
<b>IX. SPREAD ACCOUNT FUNDING (Chapter 5.3)</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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 -
<b>X. LIQUIDITY RESERVE ACCOUNT (5.4)</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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		CHF -	CHF -	CHF -	CHF -
4 Ending available liquidity reserve account amount		CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2018-1	Series 2019-1	Series 2020-1	Series 2021-1
<b>XI. EARLY REDEMPTION / AMORTIZATION / DEFAULT EVENT</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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 150'192'717.24				
5 Minimum Originator Invested Amount	CHF 83'271'391.61				
6 Originator's Interest is less than the Minimum Originator's Interest?	No				
7 Excess Originator's Interest	CHF 66'921'325.63				
8 Eligible Principal Receivables	CHF 750'192'717.24				
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 150'192'717.24				
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		N/A	No	No	No
14 Scheduled Redemption Date		N/A	15.06.2022	15.06.2023	15.06.2024
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 2021-1 with volume of CHF 200m has been launched by Swiss Credit Card Issuance 2021-1 AG on June 15, 2021.
- (3) Allocation Percentage at month end
- (4) Accrued annual interest has been paid for Series 2018-1, 2019-1 and 2020-1 on June 15, 2021.
- (5) Portfolio yield of Issuance 2021-1 is based only on June Finance Charge Collections since June 15th, 2021.

This document was produced by Swisscard AECS GmbH and/or their affiliates (hereafter "SC") with the greatest of care and to the best of its knowledge and belief. However, SC provides no guarantee with regard to its content and completeness and does not accept any liability for losses or tax implications which might arise from making use of this information.

The opinions expressed in this document are those of SC at the time of writing and are subject to change at any time without notice. If nothing is indicated to the contrary, all figures are unaudited. This document is provided for information purposes only. It does not constitute an offer or a recommendation to buy or sell financial instruments or banking services and does not release the recipient from exercising his/her own judgment.

The information and views contained in this document are those of SC or are derived from sources believed to be reliable. The transactions defined herein are complex, may involve a high degree of risk especially with regard to fluctuations in value and return and are intended for sale only to clients who are capable of understanding and assuming the risks involved (e.g., credit risk, market risk, currency risk, liquidity risk, commodity risk, emerging market risk etc.). Before entering into any transaction, you should consider the suitability of the transaction to your particular circumstances and independently review (with your professional advisers as necessary) the specific financial risks as well as legal, regulatory, credit, tax and accounting consequences. It should be noted that historical performance indications and financial market scenarios are no guarantee for current or future performance. No guarantee can be given that the performance of the benchmark will be reached or outperformed. Clients engaging in the types of transactions envisaged in this document should have the financial ability and willingness to accept the risks, which are characteristic of the transactions described in this document. No assurance can be given that the financial objective will be achieved.

This document is personal to the recipient and may only be used by those persons to whom it has been handed out. This document is not being issued in the United States of America and must not be distributed in the United States or to any U.S. Person (within the meaning of Regulation S under the US Securities Act of 1933, as amended) or publications with a general circulation in the United States. This document does not constitute or form part of an offer or invitation to purchase any securities in the United States of America. Furthermore, this document may not be distributed in any other jurisdiction except under circumstances that will result in compliance with the applicable laws thereof as local law or regulation may restrict the distribution into certain jurisdictions.

SC acting solely in the capacity of a potential arm's length contractual counterparty and not as your financial adviser or fiduciary in any transaction unless we have agreed to so act in writing.

A Credit Suisse Group AG company may, to the extent permitted by law, participate or invest in other financing transactions as referred to herein with other counterparties, perform services or solicit business and/or have a position or effect transactions in the securities or options thereof.