

# SCARD Investor Report

Report Date 13.12.2019  
Reporting Period for collections 01.11.2019 30.11.2019

## Swiss Credit Card Issuance 2015-2 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2015-2 Ltd

| Bonds - Issuance No. 2015-2 | ISIN         | Expected Maturity | Issue date | Nominal (millions) | Current Rating Fitch / S&P |
|-----------------------------|--------------|-------------------|------------|--------------------|----------------------------|
| Class A Notes               | CH0282857926 | 15.06.2020        | 15.06.2015 | CHF 190.0          | AAA (sf) / AAAsf           |
| Class B Notes               | CH0282857934 | 15.06.2020        | 15.06.2015 | CHF 6.0            | A+(sf) / A+sf              |
| Class C Notes               | CH0282857942 | 15.06.2020        | 15.06.2015 | CHF 4.0            | BBB (sf) / BBB+sf          |

## 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         |

Reporting Entity:  
Swiss Credit Card Issuance 2015-2 Ltd  
c/o Swisscard AECS GmbH  
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# Swisscard Report

## 0 REPORT INFORMATION

|                               | Series 2015-2 | Series 2018-1 | Series 2019-1 |
|-------------------------------|---------------|---------------|---------------|
| 1 Report Date                 | 13.12.2019    | 13.12.2019    | 13.12.2019    |
| 2 Beginning of Monthly Period | 01.11.2019    | 01.11.2019    | 01.11.2019    |
| 3 End of Monthly Period       | 30.11.2019    | 30.11.2019    | 30.11.2019    |
| 4 Previous Distribution Date  | 15.11.2019    | 15.11.2019    | 15.11.2019    |
| 5 Distribution Date           | 16.12.2019    | 16.12.2019    | 16.12.2019    |
| 6 Accrual Period Beginning    | 17.06.2019    | 17.06.2019    | 17.06.2019    |
| 7 Accrual Period Ending       | 14.06.2020    | 14.06.2020    | 14.06.2020    |
| 8 Days in Monthly Period      | 30            | 30            | 30            |
| 9 Days in Interest Period     | 30            | 30            | 30            |

## I. RECEIVABLES INFORMATION

|                                       | Asset SPV             |                             | Series 2015-2 | Series 2018-1 | Series 2019-1 |
|---------------------------------------|-----------------------|-----------------------------|---------------|---------------|---------------|
|                                       | End of Monthly Period | Beginning of Monthly Period |               |               |               |
| 1 Number of Accounts                  | 680'111               | 680'111                     |               |               |               |
| 2 Principal Receivables               | CHF 729'860'335.73    | CHF 773'243'930.18          |               |               |               |
| 3 Increase in Principal Receivables   | CHF 571'807'673.71    |                             |               |               |               |
| 4 Decrease in Principal Receivables   | CHF 615'191'268.16    |                             |               |               |               |
| 5 Finance Charge Receivables          | CHF 16'921'916.81     | CHF 17'447'376.79           |               |               |               |
| 6 Total Receivables                   | CHF 746'782'252.54    | CHF 790'691'306.97          |               |               |               |
| 7 Average Account Balance             | CHF 1'098.03          | CHF 1'162.59                |               |               |               |
| 8 Originator Invested Amount          | CHF 129'860'335.73    | CHF 173'243'930.18          |               |               |               |
| 9 Minimum Originator Invested Amount  | CHF 81'014'497.27     | CHF 85'830'076.25           |               |               |               |
| 10 Unencumbered Originator Difference | CHF 48'845'838.46     | CHF 87'413'853.93           |               |               |               |

| II. INVESTOR INFORMATION   | Asset SPV               |                               | Series 2015-2           |                               | Series 2018-1           |                               | Series 2019-1           |                               |
|--|-------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|-------------------------------|
|  | 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 |
| 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                        |                         | CHF -                         |                         |                               |                         |                               |                         |                               |
| 4 Decrease in Note Principal Balance due to Principal Paid and Notes Retired (1) |                         | CHF -                         |                         |                               |                         |                               |                         |                               |
| 5 Month End Principal Receivables as percentage of Nominal Liquidation Amount    | 121.64%                 | 128.87%                       |                         |                               |                         |                               |                         |                               |
| 6 Month End Principal Receivables as percentage of Notes Principal Balance       | 121.64%                 | 128.87%                       |                         |                               |                         |                               |                         |                               |
| 7 Class A Note Nominal liquidation amount  |                         |                               | CHF 190'000'000.00      | CHF 190'000'000.00            | CHF 190'400'000.00      | CHF 190'400'000.00            | CHF 190'800'000.00      | CHF 190'800'000.00            |
| 8 Class A Note Principal Balance   |                         |                               | CHF 190'000'000.00      | CHF 190'000'000.00            | CHF 190'400'000.00      | CHF 190'400'000.00            | CHF 190'800'000.00      | CHF 190'800'000.00            |
| 9 Class B Note Nominal liquidation amount  |                         |                               | CHF 6'000'000.00        | CHF 6'000'000.00              | CHF 6'600'000.00        | CHF 6'600'000.00              | CHF 6'200'000.00        | CHF 6'200'000.00              |
| 10 Class B Note Principal Balance  |                         |                               | CHF 6'000'000.00        | CHF 6'000'000.00              | CHF 6'600'000.00        | CHF 6'600'000.00              | CHF 6'200'000.00        | CHF 6'200'000.00              |
| 11 Class C Note Nominal liquidation amount                                       |                         |                               | CHF 4'000'000.00        | CHF 4'000'000.00              | CHF 3'000'000.00        | CHF 3'000'000.00              | CHF 3'000'000.00        | CHF 3'000'000.00              |
| 12 Class C Note Principal Balance  |                         |                               | CHF 4'000'000.00        | CHF 4'000'000.00              | CHF 3'000'000.00        | CHF 3'000'000.00              | CHF 3'000'000.00        | CHF 3'000'000.00              |
| 13 Increase / Decrease in Unreimbursed Investor Charge-Offs                      |                         |                               | CHF -                   | CHF -                         | CHF -                   | CHF -                         | CHF -                   | CHF -                         |
| 14 Increase / Decrease in Reallocated Principal Collections                      |                         |                               | CHF -                   | CHF -                         | CHF -                   | CHF -                         | CHF -                   | CHF -                         |
| 15 Non Principal Allocation Percentage (monthly period)                          | 77.60%                  | 70.35%                        |                         |                               |                         |                               |                         |                               |
| 16 Principal Allocation Percentage (monthly period)                              | 77.60%                  | 70.35%                        |                         |                               |                         |                               |                         |                               |

|  | Asset SPV               |           |                               |           | Series 2015-2           |            |                               |            | Series 2018-1           |           |                               |           | Series 2019-1           |           |                               |           |
|--|-------------------------|-----------|-------------------------------|-----------|-------------------------|------------|-------------------------------|------------|-------------------------|-----------|-------------------------------|-----------|-------------------------|-----------|-------------------------------|-----------|
|  | 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 |           |
| <b>Distribution to Noteholders</b>   |                         |           |                               |           |                         |            |                               |            |                         |           |                               |           |                         |           |                               |           |
| 17 The total amount of the distribution to Class A Noteholders                 | CHF                     | 78'595.33 | CHF                           | 76'060.00 | CHF                     | 55'627.78  | CHF                           | 53'833.33  | CHF                     | 16'395.56 | CHF                           | 15'866.67 | CHF                     | 6'572.00  | CHF                           | 6'360.00  |
| 18 The amount of the distribution in respect of interest on the Class A Notes  | CHF                     | 78'595.33 | CHF                           | 76'060.00 | CHF                     | 55'627.78  | CHF                           | 53'833.33  | CHF                     | 16'395.56 | CHF                           | 15'866.67 | CHF                     | 6'572.00  | CHF                           | 6'360.00  |
| 19 The amount of the distribution in respect of principal on the Class A Notes | CHF                     | -         | CHF                           | -         | CHF                     | -          | CHF                           | -          | CHF                     | -         | CHF                           | -         | CHF                     | -         | CHF                           | -         |
| 20 The total amount of the distribution to Class B Noteholders                 | CHF                     | 16'727.08 | CHF                           | 16'187.50 | CHF                     | 7'750.00   | CHF                           | 7'500.00   | CHF                     | 4'972.92  | CHF                           | 4'812.50  | CHF                     | 4'004.17  | CHF                           | 3'875.00  |
| 21 The amount of the distribution in respect of interest on the Class B Notes  | CHF                     | 16'727.08 | CHF                           | 16'187.50 | CHF                     | 7'750.00   | CHF                           | 7'500.00   | CHF                     | 4'972.92  | CHF                           | 4'812.50  | CHF                     | 4'004.17  | CHF                           | 3'875.00  |
| 22 The amount of the distribution in respect of principal on the Class B Notes | CHF                     | -         | CHF                           | -         | CHF                     | -          | CHF                           | -          | CHF                     | -         | CHF                           | -         | CHF                     | -         | CHF                           | -         |
| 23 The total amount of the distribution to Class C Noteholders                 | CHF                     | 17'545.14 | CHF                           | 16'979.17 | CHF                     | 8'180.56   | CHF                           | 7'916.67   | CHF                     | 4'843.75  | CHF                           | 4'687.50  | CHF                     | 4'520.83  | CHF                           | 4'375.00  |
| 24 The amount of the distribution in respect of interest on the Class C Notes  | CHF                     | 17'545.14 | CHF                           | 16'979.17 | CHF                     | 8'180.56   | CHF                           | 7'916.67   | CHF                     | 4'843.75  | CHF                           | 4'687.50  | CHF                     | 4'520.83  | CHF                           | 4'375.00  |
| 25 The amount of the distribution in respect of principal on the Class C Notes | CHF                     | -         | CHF                           | -         | CHF                     | -          | CHF                           | -          | CHF                     | -         | CHF                           | -         | CHF                     | -         | CHF                           | -         |
| 26 Class A interest ledger beginning balance                                   |                         |           |                               |           | CHF                     | 265'577.80 | CHF                           | 211'744.46 | CHF                     | 78'275.57 | CHF                           | 62'408.90 | CHF                     | 31'376.00 | CHF                           | 25'016.00 |
| 27 Increase in the Class A interest ledger                                     |                         |           |                               |           | CHF                     | 55'627.78  | CHF                           | 53'833.33  | CHF                     | 16'395.56 | CHF                           | 15'866.67 | CHF                     | 6'572.00  | CHF                           | 6'360.00  |
| 28 Class A interest ledger ending balance                                      |                         |           |                               |           | CHF                     | 321'205.58 | CHF                           | 265'577.80 | CHF                     | 94'671.13 | CHF                           | 78'275.57 | CHF                     | 37'948.00 | CHF                           | 31'376.00 |
| 29 Class B interest ledger beginning balance                                   |                         |           |                               |           | CHF                     | 37'000.00  | CHF                           | 29'500.00  | CHF                     | 23'741.68 | CHF                           | 18'929.18 | CHF                     | 19'116.68 | CHF                           | 15'241.68 |
| 30 Increase in the Class B interest ledger                                     |                         |           |                               |           | CHF                     | 7'750.00   | CHF                           | 7'500.00   | CHF                     | 4'972.92  | CHF                           | 4'812.50  | CHF                     | 4'004.17  | CHF                           | 3'875.00  |
| 31 Class B interest ledger ending balance                                      |                         |           |                               |           | CHF                     | 44'750.00  | CHF                           | 37'000.00  | CHF                     | 28'714.60 | CHF                           | 23'741.68 | CHF                     | 23'120.85 | CHF                           | 19'116.68 |
| 32 Class C interest ledger beginning balance                                   |                         |           |                               |           | CHF                     | 39'055.57  | CHF                           | 31'138.90  | CHF                     | 23'125.00 | CHF                           | 18'437.50 | CHF                     | 21'583.35 | CHF                           | 17'208.35 |
| 33 Increase in the Class C interest ledger                                     |                         |           |                               |           | CHF                     | 8'180.56   | CHF                           | 7'916.67   | CHF                     | 4'843.75  | CHF                           | 4'687.50  | CHF                     | 4'520.83  | CHF                           | 4'375.00  |
| 34 Class C interest ledger ending balance                                      |                         |           |                               |           | CHF                     | 47'236.13  | CHF                           | 39'055.57  | CHF                     | 27'968.75 | CHF                           | 23'125.00 | CHF                     | 26'104.19 | CHF                           | 21'583.35 |

|  | Asset SPV             |                      |                                 |                     | Series 2015-2 | Series 2018-1 | Series 2019-1 |
|--|-----------------------|----------------------|---------------------------------|---------------------|---------------|---------------|---------------|
| III. PERFORMANCE DATA Asset SPV                                | End of Monthly Period | Prior Monthly Period | Two Months Prior Monthly Period | Three-Month Average |               |               |               |
| 1 Outstanding Balance of the performing assets                 | CHF 716'606'648.60    |                      |                                 |                     |               |               |               |
| 2 1-30 Days Delinquent   | CHF 23'079'324.60     |                      |                                 |                     |               |               |               |
| 3 Number of Accounts delinquent 1-30 days                      | 7192                  |                      |                                 |                     |               |               |               |
| 4 31-60 Days Delinquent  | CHF 3'540'126.34      |                      |                                 |                     |               |               |               |
| 5 Number of Accounts delinquent 31-60 Days                     | 1079                  |                      |                                 |                     |               |               |               |
| 6 61-90 Days Delinquent  | CHF 1'473'214.85      |                      |                                 |                     |               |               |               |
| 7 Number of Accounts delinquent 61-90 Days                     | 367                   |                      |                                 |                     |               |               |               |
| 8 91-120 Days Delinquent                                       | CHF 991'914.58        |                      |                                 |                     |               |               |               |
| 9 Number of Accounts delinquent 91-120 Days                    | 212                   |                      |                                 |                     |               |               |               |
| 10 121-150 Days Delinquent                                     | CHF 550'853.40        |                      |                                 |                     |               |               |               |
| 11 Number of Accounts delinquent 121-150 Days                  | 127                   |                      |                                 |                     |               |               |               |
| 12 151-180 Days Delinquent                                     | CHF 540'170.17        |                      |                                 |                     |               |               |               |
| 13 Number of Accounts delinquent 151-180 Days                  | 150                   |                      |                                 |                     |               |               |               |
| 14 Gross Asset SPV Yield (based on Finance Charge Collections) | 26.81%                | 28.53%               | 23.08%                          | 26.14%              |               |               |               |
| 15 Monthly Payment Rate  | 80.28%                | 86.34%               | 63.76%                          | 76.79%              |               |               |               |
| 16 Gross Charge-Off Rate excluding Fraud                       | 0.07501%              | 0.05153%             | 0.05387%                        | 0.06014%            |               |               |               |
| 17 Net Charge-Off Rate excluding Fraud                         | 0.04954%              | 0.01773%             | 0.03590%                        | 0.03439%            |               |               |               |
| 18 Gross Charge-Off Rate including Fraud                       | 0.11489%              |                      |                                 |                     |               |               |               |
| 19 Net Charge-Off Rate including Fraud                         | 0.02548%              |                      |                                 |                     |               |               |               |
| 20 Recoveries (excluding Fraud recoveries)                     | CHF 194'486.00        |                      |                                 |                     |               |               |               |
| 21 Fraud Amount  | CHF 297'776.25        |                      |                                 |                     |               |               |               |
| 22 Dilution (only for principal)                               | CHF 15'017'862.97     |                      |                                 |                     |               |               |               |

| 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             |
|-------------------------------|-----------------------|---------------------------------|-----------------------|---------------------------------|-----------------------|---------------------------------|
| <u>Current Data</u>           |                       |                                 |                       |                                 |                       |                                 |
| 23 Portfolio Yield            | 22.93%                | 22.39%                          | 22.93%                | 22.39%                          | 22.93%                | 22.39%                          |
| 24 Expense Rate               | 0.53%                 | 0.45%                           | 0.23%                 | 0.18%                           | 0.14%                 | 0.11%                           |
| 25 Excess Spread Percentage   | 22.40%                | 21.94%                          | 22.70%                | 22.21%                          | 22.78%                | 22.28%                          |
|                               | 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           | 24.94%                | 19.30%                          | 24.94%                | 19.30%                          | 24.94%                | 19.30%                          |
| 24a Expense Rate              | 0.42%                 | 0.40%                           | 0.16%                 | 0.15%                           | 0.09%                 | 0.09%                           |
| 25a Excess Spread Percentage  | 24.53%                | 18.90%                          | 24.79%                | 19.15%                          | 24.85%                | 19.21%                          |

|   | Asset SPV                    | Series 2015-2                | Series 2018-1                | Series 2019-1                |
|---|------------------------------|------------------------------|------------------------------|------------------------------|
| <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> |
| 1 Total Principal Collections                                 | CHF 599'875'678.35           |                              |                              |                              |
| 2 Total Finance Charge Collections                            | CHF 17'276'189.92            |                              |                              |                              |
| 3 Total Collections   | CHF 617'151'868.27           |                              |                              |                              |
| 4 Reallocated Principal collections                           | CHF -                        |                              |                              |                              |
| <u>Senior Costs at Issuer Level</u>                           |                              |                              |                              |                              |
| 5 Note Trustee fees   |                              | CHF 8'616.00                 | CHF 4'308.00                 | CHF 4'308.00                 |
| 6 Principal Paying Agent fees                                 |                              | CHF -                        | CHF -                        | CHF -                        |
| 7 Cash Manager fees   |                              | CHF 538.50                   | CHF 538.50                   | CHF 538.50                   |
| 8 Issuer Account Bank fees                                    |                              | CHF -                        | CHF -                        | CHF -                        |
| 9 Issuer Corporate Services Provider fees                     |                              | CHF -                        | CHF -                        | CHF -                        |
| 10 Other Issuer Costs fees                                    |                              | CHF 7'500.00                 | CHF 7'500.00                 | CHF 4'062.50                 |
| <u>Asset SPV Expenses</u>                                     |                              |                              |                              |                              |
| 11 Servicing Fees   | CHF 403'875.00               |                              |                              |                              |
| 12 Monthly Asset SPV costs                                    | CHF 2'191.30                 |                              |                              |                              |
| 13 Initial FC Purchase Price                                  | CHF 1'529'234.83             |                              |                              |                              |
| 14 Monthly Asset SPV profit amount                            | CHF 7'500.00                 |                              |                              |                              |
| 15 Investment proceeds (from asset SPV permitted investments) | CHF -                        | CHF -                        | CHF -                        | CHF -                        |
| 16 Investment proceeds (from Issuer permitted investments)    |                              | CHF -                        | CHF -                        | CHF -                        |
| 17 Reserve and Spread Account releases                        |                              | CHF -                        | CHF -                        | CHF -                        |
| 18 Net Finance Charge collection                              | CHF 15'333'388.80            |                              |                              |                              |

|   | Asset SPV               | Series 2015-2           | Series 2018-1           | Series 2019-1           |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| 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 |
| 1 Available FC collection (at Issuer Level)   |                         | CHF 3'965'990.08        | CHF 3'965'990.08        | CHF 3'965'990.08        |
| 2 a): Senior Costs at Issuer Level pro rata and pari passu  |                         | CHF 16'654.50           | CHF 12'346.50           | CHF 8'909.00            |
| 3 b): Class A Monthly Interest Amount   |                         | CHF 55'627.78           | CHF 16'395.56           | CHF 6'572.00            |
| ε Current Period Interest Amount  |                         | CHF 55'627.78           | CHF 16'395.56           | CHF 6'572.00            |
| ι Deferred Interest Amount  |                         | CHF -                   | CHF -                   | CHF -                   |
| c Additional Interest   |                         | CHF -                   | CHF -                   | CHF -                   |
| 4 c): Class B Monthly Interest Amount   |                         | CHF 7'750.00            | CHF 4'972.92            | CHF 4'004.17            |
| ε Current Period Interest Amount  |                         | CHF 7'750.00            | CHF 4'972.92            | CHF 4'004.17            |
| ι Deferred Interest Amount  |                         | CHF -                   | CHF -                   | CHF -                   |
| c Additional Interest   |                         | CHF -                   | CHF -                   | CHF -                   |
| 5 d): Class C Monthly Interest Amount   |                         | CHF 8'180.56            | CHF 4'843.75            | CHF 4'520.83            |
| ε Current Period Interest Amount  |                         | CHF 8'180.56            | CHF 4'843.75            | CHF 4'520.83            |
| ι Deferred Interest Amount  |                         | CHF -                   | CHF -                   | CHF -                   |
| c Additional Interest   |                         | CHF -                   | CHF -                   | CHF -                   |
| 6 e): Current Issuer Charge-offs  |                         | CHF 144'892.25          | CHF 144'892.25          | CHF 144'892.25          |
| 7 f): Aggregate of (i) Prior Issuer Charge-Off and (ii) Reduction of Nominal Liquidation amount       |                         | CHF -                   | CHF -                   | CHF -                   |
| 8 g): Required Accumulation Reserve Amount  |                         | CHF -                   | CHF -                   | CHF -                   |
| 9 h): Required Liquidity Amount   |                         | CHF -                   | CHF -                   | CHF -                   |
| 10 i): Required Spread Amount   |                         | CHF -                   | CHF -                   | CHF -                   |
| 11 j): Issuer Costs not previously paid pro rata and pari passu                                       |                         | CHF -                   | CHF -                   | CHF -                   |
| 12 k): Increase Originator Invested Amount to Minimum Originator Invested Amount                      |                         | CHF -                   | CHF -                   | CHF -                   |
| 13 l): Amortisation Period - to pay principal on the Notes  |                         | CHF -                   | CHF -                   | CHF -                   |
| 14 m): Issuer Monthly Profit Amount   |                         | CHF 1'666.67            | CHF 1'666.67            | CHF 1'666.67            |
| 15 n): Deferred Subscription Price  | CHF 11'307'515.93       |                         |                         |                         |

|  | Asset SPV                      | Series 2015-2                  | Series 2018-1                  | Series 2019-1                  |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| <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> |
| 1 Available Principal Collections at Issuer Level  |                                | CHF 199'958'559.45             | CHF 199'958'559.45             | CHF 199'958'559.45             |
| a Issuer's Required Retained Principal Amount  |                                | CHF 10'000'000.00              | CHF 9'600'000.00               | CHF 9'200'000.00               |
| b Reallocated Principal Collections for current distribution date  |                                | CHF -                          | CHF -                          | CHF -                          |
| c Available Net Finance Charge Collections to be distributed as principal  |                                | CHF 144'892.25                 | CHF 144'892.25                 | CHF 144'892.25                 |
| d Total Available Principal Collections  |                                | CHF 10'144'892.25              | CHF 9'744'892.25               | CHF 9'344'892.25               |
| 2 During revolving period:   |                                |                                |                                |                                |
| a Total Available Principal Collections  |                                | CHF 10'144'892.25              | CHF 9'744'892.25               | CHF 9'344'892.25               |
| 3 During the controlled accumulation period:   |                                |                                |                                |                                |
| ε 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 -                          |
| ℓ 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 -                          |
| c 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 -                          |
| d iv) Reinvestment in Issuer Certificate No 1.   |                                | CHF -                          | CHF -                          | CHF -                          |
| 4 On the scheduled redemption date (early amortization period):  |                                |                                |                                |                                |
| ε i) Nominal Liquidation Amount Class A notes  |                                | CHF -                          | CHF -                          | CHF -                          |
| ℓ ii) Nominal Liquidation Amount Class B notes   |                                | CHF -                          | CHF -                          | CHF -                          |
| c iii) Nominal Liquidation Amount Class C notes  |                                | CHF -                          | CHF -                          | CHF -                          |



|  | Asset SPV    | Series 2015-2 | Series 2018-1 | Series 2019-1 |
|--|--------------|---------------|---------------|---------------|
| <b>VII. ACCUMULATION PERIOD</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          |
| 2 Controlled Deposit Accumulation Amount   |              | CHF -         | CHF -         | CHF -         |
| 3 Controlled Deposit Accumulation Amount Deficit   |              | CHF -         | CHF -         | CHF -         |
| 4 Controlled Deposit Amount  |              | CHF -         | CHF -         | CHF -         |
| 5 Principal Funding Account Balance  |              |               |               |               |
| a Beginning Balance of accounting period   |              | CHF -         | CHF -         | CHF -         |
| b Controlled Deposit Amount  |              | CHF -         | CHF -         | CHF -         |
| c Withdrawal for Principal Payment   |              | CHF -         | CHF -         | CHF -         |
| d Ending Balance of accounting period  |              | CHF -         | CHF -         | CHF -         |
| <b>VIII. ACCUMULATION RESERVE ACCOUNT (Chapter 5.2)</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    |
| 2 Required Accumulation reserve amount   |              | CHF -         | CHF -         | CHF -         |
| 3 Beginning available accumulation reserve account amount  |              | CHF -         | CHF -         | CHF -         |
| 4 Withdrawal of any excess over the Accumulation Reserve Required Amount   |              | CHF -         | CHF -         | CHF -         |
| 5 Ending available accumulation reserve account amount   |              | CHF -         | CHF -         | CHF -         |
| <b>IX. SPREAD ACCOUNT FUNDING (Chapter 5.3)</b>  | <b>Value</b> | <b>Value</b>  | <b>Value</b>  | <b>Value</b>  |
| 1 Spread Account Percentage  |              | 0.00          | 0.00          | 0.00          |
| 2 Required Spread Account Amount   |              | CHF -         | CHF -         | CHF -         |
| 3 Beginning Available Spread Account Amount  |              | CHF -         | CHF -         | CHF -         |
| 4 Amount to pay the Class C Monthly Interest Amount for such Distribution Date   |              | 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 -         |
| 6 Ending Available Spread Account Amount   |              | CHF -         | CHF -         | CHF -         |
| <b>X. LIQUIDITY RESERVE ACCOUNT (5.4)</b>  | <b>Value</b> | <b>Value</b>  | <b>Value</b>  | <b>Value</b>  |
| 1 Required liquidity reserve account amount  |              | CHF -         | CHF -         | CHF -         |
| 2 Beginning available liquidity reserve account amount   |              | CHF -         | CHF -         | CHF -         |
| 3 Withdrawal of any excess over the Required liquidity reserve account   |              | CHF -         | CHF -         | CHF -         |
| 4 Ending available liquidity reserve account amount  |              | CHF -         | CHF -         | CHF -         |

|  | Asset SPV          | Series 2015-2 | Series 2018-1 | Series 2019-1 |
|--|--------------------|---------------|---------------|---------------|
| <b>XI. EARLY REDEMPTION / AMORTIZATION / DEFAULT EVENT</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 129'860'335.73 |               |               |               |
| 5 Minimum Originator Invested Amount   | CHF 81'014'497.27  |               |               |               |
| 6 Originator's Interest is less than the Minimum Originator's Interest?  | No                 |               |               |               |
| 7 Excess Originator's Interest   | CHF 48'845'838.46  |               |               |               |
| 8 Eligible Principal Receivables   | CHF 729'860'335.73 |               |               |               |
| 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 129'860'335.73 |               |               |               |
| 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   |                    | 15.06.2020    | 15.06.2021    | 15.06.2022    |
| 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

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