

# SCARD Investor Report

Report Date 14.07.2020  
Reporting Period for collections 01.06.2020 30.06.2020

## 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

## 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

Reporting Entity:  
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c/o Swisscard AECS GmbH  
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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 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
1		14.07.2020	14.07.2020	14.07.2020
2		01.06.2020	01.06.2020	01.06.2020
3		30.06.2020	30.06.2020	30.06.2020
4		15.06.2020	15.06.2020	15.06.2020
5		15.07.2020	15.07.2020	15.07.2020
6		15.06.2020	15.06.2020	15.06.2020
7		14.06.2021	14.06.2021	14.06.2021
8		30	30	15
9		30	30	30

## I. RECEIVABLES INFORMATION

- 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 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
End of Monthly Period	Beginning of Monthly Period				
	833'062				
CHF	760'452'202.62	CHF	721'195'095.90		
CHF	605'234'260.40				
CHF	565'977'153.68				
CHF	17'800'006.34	CHF	17'129'997.64		
CHF	778'252'208.96	CHF	738'325'093.54		
CHF	934.21	CHF	886.28		
CHF	160'452'202.62	CHF	321'195'095.90		
CHF	84'410'194.49	CHF	80'052'655.65		
CHF	76'042'008.13	CHF	241'142'440.26		

II. INVESTOR INFORMATION	Asset SPV		Series 2015-2		Series 2018-1		Series 2019-1		Series 2020-1	
	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 400'000'000.00								
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 (1)	CHF 200'000'000.00	CHF -								
4 Decrease in Note Principal Balance due to Principal Paid and Notes Retired (1)	CHF -	CHF -								
5 Month End Principal Receivables as percentage of Nominal Liquidation Amount	126.74%	180.30%								
6 Month End Principal Receivables as percentage of Notes Principal Balance	126.74%	180.30%								
7 Class A Note Nominal liquidation amount			CHF -	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	CHF 190'000'000.00	CHF -
8 Class A Note Principal Balance			CHF -	CHF -	CHF 190'400'000.00	CHF 190'400'000.00	CHF 190'800'000.00	CHF 190'800'000.00	CHF 190'000'000.00	CHF -
9 Class B Note Nominal liquidation amount			CHF -	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	CHF 6'000'000.00	CHF -
10 Class B Note Principal Balance			CHF -	CHF -	CHF 6'600'000.00	CHF 6'600'000.00	CHF 6'200'000.00	CHF 6'200'000.00	CHF 6'000'000.00	CHF -
11 Class C Note Nominal liquidation amount			CHF -	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	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 3'000'000.00	CHF 3'000'000.00	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) (2)	83.20%	63.73%								
16 Principal Allocation Percentage (monthly period) (2)	83.20%	63.73%								

	Asset SPV				Series 2015-2		Series 2018-1		Series 2019-1		Series 2020-1	
	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		
<b>Distribution to Noteholders</b>												
17 The total amount of the distribution to Class A Noteholders	CHF 121'185.00	CHF 76'060.00	CHF -	CHF 53'833.33	CHF 15'866.67	CHF 15'866.67	CHF 6'360.00	CHF 6'360.00	CHF 98'958.33	CHF -		
18 The amount of the distribution in respect of interest on the Class A Notes	CHF 121'185.00	CHF 76'060.00	CHF -	CHF 53'833.33	CHF 15'866.67	CHF 15'866.67	CHF 6'360.00	CHF 6'360.00	CHF 98'958.33	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 17'437.50	CHF 16'187.50	CHF -	CHF 7'500.00	CHF 4'812.50	CHF 4'812.50	CHF 3'875.00	CHF 3'875.00	CHF 8'750.00	CHF -		
21 The amount of the distribution in respect of interest on the Class B Notes	CHF 17'437.50	CHF 16'187.50	CHF -	CHF 7'500.00	CHF 4'812.50	CHF 4'812.50	CHF 3'875.00	CHF 3'875.00	CHF 8'750.00	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 17'395.83	CHF 16'979.17	CHF -	CHF 7'916.67	CHF 4'687.50	CHF 4'687.50	CHF 4'375.00	CHF 4'375.00	CHF 8'333.33	CHF -		
24 The amount of the distribution in respect of interest on the Class C Notes	CHF 17'395.83	CHF 16'979.17	CHF -	CHF 7'916.67	CHF 4'687.50	CHF 4'687.50	CHF 4'375.00	CHF 4'375.00	CHF 8'333.33	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 (3)			CHF -	CHF 588'577.82	CHF -	CHF 173'475.59	CHF -	CHF 69'536.00	CHF -	CHF -		
27 Increase in the Class A interest ledger			CHF -	CHF 53'833.33	CHF 15'866.67	CHF 15'866.67	CHF 6'360.00	CHF 6'360.00	CHF 98'958.33	CHF -		
28 Class A interest ledger ending balance			CHF -	CHF 642'411.16	CHF 15'866.67	CHF 189'342.26	CHF 6'360.00	CHF 75'896.00	CHF 98'958.34	CHF -		
29 Class B interest ledger beginning balance (3)			CHF -	CHF 82'000.00	CHF -	CHF 52'616.71	CHF -	CHF 42'366.71	CHF -	CHF -		
30 Increase in the Class B interest ledger			CHF -	CHF 7'500.00	CHF 4'812.50	CHF 4'812.50	CHF 3'875.00	CHF 3'875.00	CHF 8'750.00	CHF -		
31 Class B interest ledger ending balance			CHF -	CHF 89'500.00	CHF 4'812.50	CHF 57'429.21	CHF 3'875.00	CHF 46'241.71	CHF 8'750.00	CHF -		
32 Class C interest ledger beginning balance (3)			CHF -	CHF 86'555.59	CHF -	CHF 51'250.00	CHF -	CHF 47'833.37	CHF -	CHF -		
33 Increase in the Class C interest ledger			CHF -	CHF 7'916.67	CHF 4'687.50	CHF 4'687.50	CHF 4'375.00	CHF 4'375.00	CHF 8'333.33	CHF -		
34 Class C interest ledger ending balance			CHF -	CHF 94'472.26	CHF 4'687.50	CHF 55'937.50	CHF 4'375.00	CHF 52'208.37	CHF 8'333.34	CHF -		

III. PERFORMANCE DATA Asset SPV	Asset SPV				Series 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
	End of Monthly Period	Prior Monthly Period	Two Months Prior Monthly Period	Three-Month Average				
1 Outstanding Balance of the performing assets	CHF 748'258'009.98							
2 1-30 Days Delinquent	CHF 21'959'109.98							
3 Number of Accounts delinquent 1-30 days	8454							
4 31-60 Days Delinquent	CHF 3'298'172.34							
5 Number of Accounts delinquent 31-60 Days	1327							
6 61-90 Days Delinquent	CHF 2'068'378.08							
7 Number of Accounts delinquent 61-90 Days	587							
8 91-120 Days Delinquent	CHF 1'219'952.93							
9 Number of Accounts delinquent 91-120 Days	337							
10 121-150 Days Delinquent	CHF 765'169.00							
11 Number of Accounts delinquent 121-150 Days	183							
12 151-180 Days Delinquent	CHF 683'417.08							
13 Number of Accounts delinquent 151-180 Days	170							
14 Gross Asset SPV Yield (based on Finance Charge Collections)	27.88%	27.58%	26.68%	27.38%				
15 Monthly Payment Rate	72.55%	61.02%	69.07%	67.54%				
16 Gross Charge-Off Rate excluding Fraud	0.07227%	0.07787%	0.13812%	0.09608%				
17 Net Charge-Off Rate excluding Fraud	0.03849%	0.04490%	0.10164%	0.06168%				
18 Gross Charge-Off Rate including Fraud	0.12886%							
19 Net Charge-Off Rate including Fraud	0.01933%							
20 Recoveries (excluding Fraud recoveries)	CHF 269'093.48							
21 Fraud Amount	CHF 440'431.85							
22 Dilution (only for principal)	CHF 32'715'945.72							

III. PERFORMANCE DATA Issuer	End of Monthly Period		End of Monthly Period		End of Monthly Period		End of Monthly Period	
	Three-Month Average	Three-Month Average	Three-Month Average	Three-Month Average	Three-Month Average	Three-Month Average	Three-Month Average	
<u>Current Data</u>								
23 Portfolio Yield (4)			23.83%	23.15%	23.83%	23.15%	16.51%	N/A
24 Expense Rate			0.16%	0.20%	0.09%	0.13%	0.71%	N/A
25 Excess Spread Percentage			23.67%	22.96%	23.74%	23.02%	15.80%	N/A
	<u>Prior Monthly Period</u>	<u>Two Months Prior Monthly Period</u>	<u>Prior Monthly Period</u>	<u>Two Months Prior Monthly Period</u>	<u>Prior Monthly Period</u>	<u>Two Months Prior Monthly Period</u>	<u>Prior Monthly Period</u>	<u>Two Months Prior Monthly Period</u>
<u>Historical Data</u>								
23a Portfolio Yield			23.46%	22.17%	23.46%	22.17%	N/A	N/A
24a Expense Rate			0.28%	0.16%	0.21%	0.09%	N/A	N/A
25a Excess Spread Percentage			23.19%	22.02%	23.25%	22.08%	N/A	N/A

	Asset SPV	Series 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
<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 533'346'419.80				
2 Total Finance Charge Collections	CHF 16'756'108.67				
3 Total Collections	CHF 550'102'528.47				
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 -	CHF -
9 Issuer Corporate Services Provider fees		CHF -	CHF -	CHF -	CHF -
10 Other Issuer Costs fees		CHF -	CHF 64.62	CHF 64.62	CHF 2'037.78
<u>Asset SPV Expenses</u>					
11 Servicing Fees	CHF 403'875.00				
12 Monthly Asset SPV costs	CHF 62'665.62				
13 Initial FC Purchase Price	CHF 1'399'112.74				
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 14'882'955.31				

	Asset SPV	Series 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
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 4'127'303.53	CHF 4'127'303.53	CHF 2'859'884.01
2 a): Senior Costs at Issuer Level pro rata and pari passu	CHF -	CHF -	CHF 603.12	CHF 603.12	CHF 2'576.28
3 b): Class A Monthly Interest Amount	CHF -	CHF -	CHF 15'866.67	CHF 6'360.00	CHF 98'958.33
Current Period Interest Amount	CHF -	CHF -	CHF 15'866.67	CHF 6'360.00	CHF 98'958.33
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 4'812.50	CHF 3'875.00	CHF 8'750.00
Current Period Interest Amount	CHF -	CHF -	CHF 4'812.50	CHF 3'875.00	CHF 8'750.00
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 4'687.50	CHF 4'375.00	CHF 8'333.33
Current Period Interest Amount	CHF -	CHF -	CHF 4'687.50	CHF 4'375.00	CHF 8'333.33
Deferred Interest Amount	CHF -	CHF -	CHF -	CHF -	CHF -
Additional Interest	CHF -	CHF -	CHF -	CHF -	CHF -
6 e): Current Issuer Charge-offs	CHF -	CHF -	CHF 155'970.09	CHF 155'970.09	CHF 108'074.52
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 10'529'675.51	CHF -	CHF -	CHF -	CHF -

	Asset SPV	Series 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
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 208'882'418.04	CHF 208'882'418.04	CHF 208'882'418.04	CHF 115'581'583.71
a Issuer's Required Retained Principal Amount	CHF -	CHF 9'600'000.00	CHF 9'600'000.00	CHF 9'200'000.00	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 155'970.09	CHF 155'970.09	CHF 155'970.09	CHF 108'074.52
d Total Available Principal Collections	CHF -	CHF 9'755'970.09	CHF 9'755'970.09	CHF 9'355'970.09	CHF 10'108'074.52
2 During revolving period:					
a Total Available Principal Collections	CHF -	CHF 9'755'970.09	CHF 9'755'970.09	CHF 9'355'970.09	CHF 10'108'074.52
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 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
<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 2015-2	Series 2018-1	Series 2019-1	Series 2020-1
<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 160'452'202.62				
5 Minimum Originator Invested Amount	CHF 84'410'194.49				
6 Originator's Interest is less than the Minimum Originator's Interest?	No				
7 Excess Originator's Interest	CHF 76'042'008.13				
8 Eligible Principal Receivables	CHF 760'452'202.62				
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 160'452'202.62				
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	15.06.2021	15.06.2022	15.06.2023
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) Issuance 2020-1 with volume of CHF 200m has been launched by Swiss Credit Card Issuance 2020-1 AG on June 15, 2020.
- (2) Allocation Percentage at month end
- (3) Accrued annual interest has been paid for Series 2015-2, 2018-1 and 2019-1 on June 15, 2020.
- (4) Portfolio yield of Issuances 2020-1 is based only on June Finance Charge Collections since June 15th, 2020.

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