

SCARD Investor Report

Report Date 14.03.2024
Reporting Period for collections 01.02.2024 29.02.2024

Swiss Credit Card Issuance 2021-1 Ltd

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

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

Swiss Credit Card Issuance 2022-1 Ltd

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

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

Swiss Credit Card Issuance 2023-1 Ltd

Asset-backed Notes issued by Swiss Credit Card Issuance 2023-1 Ltd

| Bonds - Issuance No. 2023-1 | ISIN | Expected Maturity | Issue date | Nominal (millions) | Current Rating Fitch / S&P |
|-----------------------------|--------------|-------------------|------------|--------------------|----------------------------|
| Class A Notes | CH1264887394 | 15.06.2026 | 15.06.2023 | CHF189.40 | AAA (sf) / AAAsf |
| Class B Notes | CH1264887402 | 15.06.2026 | 15.06.2023 | CHF6.60 | A+(sf) / A+sf |
| Class C Notes | CH1264887410 | 15.06.2026 | 15.06.2023 | CHF 4.0 | BBB+ (sf) / BBB+sf |

Reporting Entity:
Swiss Credit Card Issuance 2021-1 Ltd
c/o Swisscard AECS GmbH
Neugasse 18
CH-8810 Horgen
Switzerland
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Reporting Entity:
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Reporting Entity:
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Swisscard Report

0 REPORT INFORMATION

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

| Series 2021-1 | Series 2022-1 | Series 2023-1 |
|---------------|---------------|---------------|
| 14.03.2024 | 14.03.2024 | 14.03.2024 |
| 01.02.2024 | 01.02.2024 | 01.02.2024 |
| 29.02.2024 | 29.02.2024 | 29.02.2024 |
| 15.02.2024 | 15.02.2024 | 15.02.2024 |
| 15.03.2024 | 15.03.2024 | 15.03.2024 |
| 15.02.2024 | 15.02.2024 | 15.02.2024 |
| 14.03.2024 | 14.03.2024 | 14.03.2024 |
| 29 | 29 | 29 |
| 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 | | | |
|-----------|-----------------------|-----------------------------|----------------|
| | End of Monthly Period | Beginning of Monthly Period | |
| | 730'861 | 730'861 | |
| CHF | 781'272'117.36 | CHF | 781'217'180.88 |
| CHF | 633'586'128.18 | | |
| CHF | 633'531'191.71 | | |
| CHF | 17'763'780.72 | CHF | 17'157'107.23 |
| CHF | 799'035'898.08 | CHF | 798'374'288.11 |
| CHF | 1'093.28 | CHF | 1'092.38 |
| CHF | 181'272'117.36 | CHF | 181'217'180.88 |
| CHF | 86'721'205.03 | CHF | 86'715'107.08 |
| CHF | 94'550'912.33 | CHF | 94'502'073.80 |

| Series 2021-1 | Series 2022-1 | Series 2023-1 |
|---------------|---------------|---------------|
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| II. INVESTOR INFORMATION | Asset SPV | | | | Series 2021-1 | | Series 2022-1 | | Series 2023-1 | |
|---|-------------------------|----------------|-------------------------------|----------------|-------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------|-------------------------------|
| | 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 | - | 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 | | 130.21% | | 130.20% | | | | | | |
| 6 Month End Principal Receivables as percentage of Notes Principal Balance | | 130.21% | | 130.20% | | | | | | |
| 7 Class A Note Nominal liquidation amount | | | | | CHF | 190'000'000.00 | CHF | 190'000'000.00 | CHF | 189'400'000.00 |
| 8 Class A Note Principal Balance | | | | | CHF | 190'000'000.00 | CHF | 190'000'000.00 | CHF | 189'400'000.00 |
| 9 Class B Note Nominal liquidation amount | | | | | CHF | 6'000'000.00 | CHF | 6'000'000.00 | CHF | 6'600'000.00 |
| 10 Class B Note Principal Balance | | | | | CHF | 6'000'000.00 | CHF | 6'000'000.00 | CHF | 6'600'000.00 |
| 11 Class C Note Nominal liquidation amount | | | | | CHF | 4'000'000.00 | CHF | 4'000'000.00 | CHF | 4'000'000.00 |
| 12 Class C Note Principal Balance | | | | | CHF | 4'000'000.00 | CHF | 4'000'000.00 | CHF | 4'000'000.00 |
| 13 Increase / Decrease in Unreimbursed Investor Charge-Offs | | | | | CHF | - | CHF | - | CHF | - |
| 14 Increase / Decrease in Reallocated Principal Collections | | | | | CHF | - | CHF | - | CHF | - |
| 15 Non Principal Allocation Percentage (monthly period) | | 76.80% | | 70.68% | CHF | - | CHF | - | CHF | - |
| 16 Principal Allocation Percentage (monthly period) | | 76.80% | | 70.68% | CHF | - | CHF | - | CHF | - |

| | Asset SPV | | | | Series 2021-1 | | | | Series 2022-1 | | | | Series 2023-1 | | | |
|--|-------------------------|------------|-------------------------------|------------|-------------------------|------------|-------------------------------|------------|-------------------------|--------------|-------------------------------|--------------|-------------------------|--------------|-------------------------------|--------------|
| | 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 | |
| Distribution to Noteholders | | | | | | | | | | | | | | | | |
| 17 The total amount of the distribution to Class A Noteholders | CHF | 685'313.33 | CHF | 685'313.33 | CHF | 55'416.67 | CHF | 55'416.67 | CHF | 169'812.50 | CHF | 169'812.50 | CHF | 460'084.17 | CHF | 460'084.17 |
| 18 The amount of the distribution in respect of interest on the Class A Notes | CHF | 685'313.33 | CHF | 685'313.33 | CHF | 55'416.67 | CHF | 55'416.67 | CHF | 169'812.50 | CHF | 169'812.50 | CHF | 460'084.17 | CHF | 460'084.17 |
| 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 | 50'875.00 | CHF | 50'875.00 | CHF | 8'125.00 | CHF | 8'125.00 | CHF | 12'500.00 | CHF | 12'500.00 | CHF | 30'250.00 | CHF | 30'250.00 |
| 21 The amount of the distribution in respect of interest on the Class B Notes | CHF | 50'875.00 | CHF | 50'875.00 | CHF | 8'125.00 | CHF | 8'125.00 | CHF | 12'500.00 | CHF | 12'500.00 | CHF | 30'250.00 | CHF | 30'250.00 |
| 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 | 42'083.33 | CHF | 42'083.33 | CHF | 7'916.67 | CHF | 7'916.67 | CHF | 10'833.33 | CHF | 10'833.33 | CHF | 23'333.33 | CHF | 23'333.33 |
| 24 The amount of the distribution in respect of interest on the Class C Notes | CHF | 42'083.33 | CHF | 42'083.33 | CHF | 7'916.67 | CHF | 7'916.67 | CHF | 10'833.33 | CHF | 10'833.33 | CHF | 23'333.33 | CHF | 23'333.33 |
| 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 | 443'333.37 | CHF | 387'916.70 | CHF | 1'358'500.02 | CHF | 1'188'687.52 | CHF | 3'680'673.33 | CHF | 3'220'589.17 |
| 27 Increase in the Class A interest ledger | | | | | CHF | 55'416.67 | CHF | 55'416.67 | CHF | 169'812.50 | CHF | 169'812.50 | CHF | 460'084.17 | CHF | 460'084.17 |
| 28 Class A interest ledger ending balance | | | | | CHF | 498'750.04 | CHF | 443'333.37 | CHF | 1'528'312.52 | CHF | 1'358'500.02 | CHF | 4'140'757.50 | CHF | 3'680'673.33 |
| 29 Class B interest ledger beginning balance | | | | | CHF | 65'000.02 | CHF | 56'875.02 | CHF | 100'000.02 | CHF | 87'500.02 | CHF | 242'000.00 | CHF | 211'750.00 |
| 30 Increase in the Class B interest ledger | | | | | CHF | 8'125.00 | CHF | 8'125.00 | CHF | 12'500.00 | CHF | 12'500.00 | CHF | 30'250.00 | CHF | 30'250.00 |
| 31 Class B interest ledger ending balance | | | | | CHF | 73'125.02 | CHF | 65'000.02 | CHF | 112'500.02 | CHF | 100'000.02 | CHF | 272'250.00 | CHF | 242'000.00 |
| 32 Class C interest ledger beginning balance | | | | | CHF | 63'333.36 | CHF | 55'416.69 | CHF | 86'666.72 | CHF | 75'833.38 | CHF | 186'666.67 | CHF | 163'333.33 |
| 33 Increase in the Class C interest ledger | | | | | CHF | 7'916.67 | CHF | 7'916.67 | CHF | 10'833.33 | CHF | 10'833.33 | CHF | 23'333.33 | CHF | 23'333.33 |
| 34 Class C interest ledger ending balance | | | | | CHF | 71'250.03 | CHF | 63'333.36 | CHF | 97'500.06 | CHF | 86'666.72 | CHF | 210'000.00 | CHF | 186'666.67 |

| III. PERFORMANCE DATA Asset SPV | Asset SPV | | | | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|--|-----------------------|----------------------|---------------------------------|---------------------|---------------|---------------|---------------|
| | End of Monthly Period | Prior Monthly Period | Two Months Prior Monthly Period | Three-Month Average | | | |
| 1 Outstanding Balance of the performing assets | CHF | 766'707'640.59 | | | | | |
| 2 1-30 Days Delinquent | CHF | 22'637'096.92 | | | | | |
| 3 Number of Accounts delinquent 1-30 days | | 6642 | | | | | |
| 4 31-60 Days Delinquent | CHF | 4'956'454.43 | | | | | |
| 5 Number of Accounts delinquent 31-60 Days | | 1311 | | | | | |
| 6 61-90 Days Delinquent | CHF | 1'981'344.38 | | | | | |
| 7 Number of Accounts delinquent 61-90 Days | | 582 | | | | | |
| 8 91-120 Days Delinquent | CHF | 1'075'755.37 | | | | | |
| 9 Number of Accounts delinquent 91-120 Days | | 260 | | | | | |
| 10 121-150 Days Delinquent | CHF | 874'726.39 | | | | | |
| 11 Number of Accounts delinquent 121-150 Days | | 197 | | | | | |
| 12 151-180 Days Delinquent | CHF | 802'881.39 | | | | | |
| 13 Number of Accounts delinquent 151-180 Days | | 295 | | | | | |
| 14 Gross Asset SPV Yield (based on Finance Charge Collections) | | 27.54% | 29.73% | 26.72% | 28.00% | | |
| 15 Monthly Payment Rate | | 79.30% | 91.93% | 75.66% | 82.30% | | |
| 16 Gross Charge-Off Rate excluding Fraud | | 0.10346% | 0.10122% | 0.10516% | 0.10328% | | |
| 17 Net Charge-Off Rate excluding Fraud | | 0.07663% | 0.06667% | 0.07108% | 0.07146% | | |
| 18 Gross Charge-Off Rate including Fraud | | 0.13259% | | | | | |
| 19 Net Charge-Off Rate including Fraud | | 0.07127% | | | | | |
| 20 Recoveries (excluding Fraud recoveries) | CHF | 219'084.10 | | | | | |
| 21 Fraud Amount | CHF | 232'727.73 | | | | | |
| 22 Dilution (only for principal) | CHF | 17'825'830.36 | | | | | |

| III. PERFORMANCE DATA Issuer a | Current Data | | Historical Data | | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|-----------------------------------|-----------------------|---------------------------------|-----------------------|---------------------------------|-----------------------|---------------------------------|-----------------------|
| | 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 |
| 23 Portfolio Yield | 23.26% | 23.35% | 23.26% | 23.35% | 23.26% | 23.35% | 23.26% |
| 24 Expense Rate | 0.43% | 0.43% | 1.16% | 1.16% | 3.09% | 3.09% | 3.09% |
| 25 Excess Spread Percentage | 22.82% | 22.92% | 22.09% | 22.19% | 20.17% | 20.26% | 20.26% |
| | 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 |
| 23a Portfolio Yield | 24.57% | 22.22% | 24.57% | 22.22% | 24.57% | 22.22% | 24.57% |
| 24a Expense Rate | 0.43% | 0.43% | 1.16% | 1.16% | 3.09% | 3.09% | 3.09% |
| 25a Excess Spread Percentage | 24.14% | 21.79% | 23.40% | 21.06% | 21.48% | 19.14% | 19.14% |

| | Asset SPV | | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|---|-----------------------|----------------|-----------------------|-----------------------|-----------------------|
| IV. Collections and Expenses | End of Monthly Period | | End of Monthly Period | End of Monthly Period | End of Monthly Period |
| 1 Total Principal Collections | CHF | 615'460'118.59 | | | |
| 2 Total Finance Charge Collections | CHF | 17'929'789.57 | | | |
| 3 Total Collections | CHF | 633'389'908.16 | | | |
| 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 | 540.50 | CHF 540.50 | CHF 540.50 | CHF 540.50 |
| 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 - | CHF - | CHF - |
| <u>Asset SPV Expenses</u> | | | | | |
| 11 Servicing Fees | CHF | 405'375.00 | | | |
| 12 Monthly Asset SPV costs | CHF | 2'162.00 | | | |
| 13 Initial FC Purchase Price | CHF | 1'547'667.95 | | | |
| 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 - | CHF - |
| 17 Reserve and Spread Account releases | CHF | - | CHF - | CHF - | CHF - |
| 18 Net Finance Charge collection | CHF | 15'967'084.61 | | | |

| V. Allocation of available Finance Charge Collection (source of funds to pay the notes - chapter 4.1) | Asset SPV | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|---|-------------------------|-------------------------|-------------------------|-------------------------|
| | As of Distribution Date | As of Distribution Date | As of Distribution Date | As of Distribution Date |
| 1 Available FC collection (at Issuer Level) | | CHF 4'087'745.38 | CHF 4'087'745.38 | CHF 4'087'745.38 |
| 2 a): Senior Costs at Issuer Level pro rata and pari passu | | CHF 540.50 | CHF 540.50 | CHF 540.50 |
| 3 b): Class A Monthly Interest Amount | | CHF 55'416.67 | CHF 169'812.50 | CHF 460'084.17 |
| Current Period Interest Amount | | CHF 55'416.67 | CHF 169'812.50 | CHF 460'084.17 |
| Deferred Interest Amount | | CHF - | CHF - | CHF - |
| Additional Interest | | CHF - | CHF - | CHF - |
| 4 c): Class B Monthly Interest Amount | | CHF 8'125.00 | CHF 12'500.00 | CHF 30'250.00 |
| Current Period Interest Amount | | CHF 8'125.00 | CHF 12'500.00 | CHF 30'250.00 |
| Deferred Interest Amount | | CHF - | CHF - | CHF - |
| Additional Interest | | CHF - | CHF - | CHF - |
| 5 d): Class C Monthly Interest Amount | | CHF 7'916.67 | CHF 10'833.33 | CHF 23'333.33 |
| Current Period Interest Amount | | CHF 7'916.67 | CHF 10'833.33 | CHF 23'333.33 |
| Deferred Interest Amount | | CHF - | CHF - | CHF - |
| Additional Interest | | CHF - | CHF - | CHF - |
| 6 e): Current Issuer Charge-offs | | CHF 211'647.77 | CHF 211'647.77 | CHF 211'647.77 |
| 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 10'843'399.66 | | | |

| | Asset SPV | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|--|--------------------------------|--------------------------------|--------------------------------|--------------------------------|
| 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 |
| 1 Available Principal Collections at Issuer Level | | CHF 205'153'372.86 | CHF 205'153'372.86 | CHF 205'153'372.86 |
| a Issuer's Required Retained Principal Amount | | CHF 10'000'000.00 | CHF 10'000'000.00 | CHF 10'600'000.00 |
| b Reallocated Principal Collections for current distribution date | | CHF - | CHF - | CHF - |
| c Available Net Finance Charge Collections to be distributed as principal | | CHF 211'647.77 | CHF 211'647.77 | CHF 211'647.77 |
| d Total Available Principal Collections | | CHF 10'211'647.77 | CHF 10'211'647.77 | CHF 10'811'647.77 |
| 2 During revolving period: | | | | |
| a Total Available Principal Collections | | CHF 10'211'647.77 | CHF 10'211'647.77 | CHF 10'811'647.77 |
| 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 - |
| 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 - |
| 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 | | CHF - | CHF - | CHF - |
| 4 On the scheduled redemption date (early amortization period): | | | | |
| i) Nominal Liquidation Amount Class A notes | | CHF - | CHF - | CHF - |
| ii) Nominal Liquidation Amount Class B notes | | CHF - | CHF - | CHF - |
| iii) Nominal Liquidation Amount Class C notes | | CHF - | CHF - | CHF - |

| | Asset SPV | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|--|--------------|---------------|---------------|---------------|
| VII. ACCUMULATION PERIOD | Value | Value | Value | Value |
| 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 - |
| VIII. ACCUMULATION RESERVE ACCOUNT (Chapter 5.2) | Value | Value | Value | Value |
| 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 - |
| IX. SPREAD ACCOUNT FUNDING (Chapter 5.3) | Value | Value | Value | Value |
| 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 - |
| X. LIQUIDITY RESERVE ACCOUNT (5.4) | Value | Value | Value | Value |
| 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 amount | | CHF - | CHF - | CHF - |
| 4 Ending available liquidity reserve account amount | | CHF - | CHF - | CHF - |

| XI. EARLY REDEMPTION / AMORTIZATION / DEFAULT EVENT | Asset SPV | | Series 2021-1 | Series 2022-1 | Series 2023-1 |
|--|-----------|----------------|---------------|---------------|---------------|
| | Value | | Value | Value | Value |
| 1 Has an Early Amortization event occurred? | No | | | | |
| 2 Has an Event of Default occurred? | No | | | | |
| 3 Has an Early Redemption Event for Issuer Certificate occurred? | No | | | | |
| 4 Originator Invested Amount | CHF | 181'272'117.36 | | | |
| 5 Minimum Originator Invested Amount | CHF | 86'721'205.03 | | | |
| 6 Originator's Interest is less than the Minimum Originator's Interest? | No | | | | |
| 7 Excess Originator's Interest | CHF | 94'550'912.33 | | | |
| 8 Eligible Principal Receivables | CHF | 781'272'117.36 | | | |
| 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 | 181'272'117.36 | | | |
| 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 | | | 15.06.2024 | 15.06.2025 | 15.06.2026 |
| 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.

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