Credit Account Master Trust Performance Trend (Lending Trust)

Days Delinquencies

Past due rate calculated using past due dollars, which include principal, interest & fees, divided by ending principal (only) receivables.

Source: 10D AMCXA Monthly Filings

Monthly Payment Rate

Trust Portfolio Yield

Past Due Rate vs. Default Rate

*Past due rate calculated using past due dollars, which include principal, interest & fees, divided by ending principal (only) receivables.

Source: 10D AMCXA Monthly Filings