**Credit Account Master Trust Performance Trend (Lending Trust)**

### Days Delinquencies

- **$150 MM**
- **$100 MM**
- **$50 MM**
- **$ MN**

<table>
<thead>
<tr>
<th>Days Delinquencies</th>
<th>$ MM</th>
</tr>
</thead>
<tbody>
<tr>
<td>31-60</td>
<td></td>
</tr>
<tr>
<td>61-90</td>
<td></td>
</tr>
<tr>
<td>90+</td>
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</tbody>
</table>

### Monthly Payment Rate

- 0%
- 5%
- 10%
- 15%
- 20%
- 25%
- 30%
- 35%
- 40%

### Trust Portfolio Yield

- 0%
- 4%
- 8%
- 12%
- 16%
- 20%
- 24%

### Past Due Rate* vs. Default Rate

- Annualized Default Rate, Net
- Past Due Rate (Calculated)*

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

Source: 10D AMCXA Monthly Filings