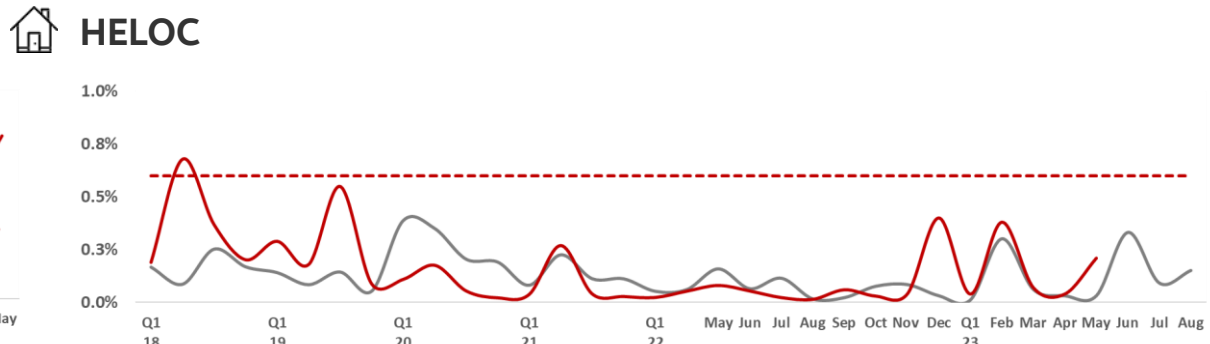
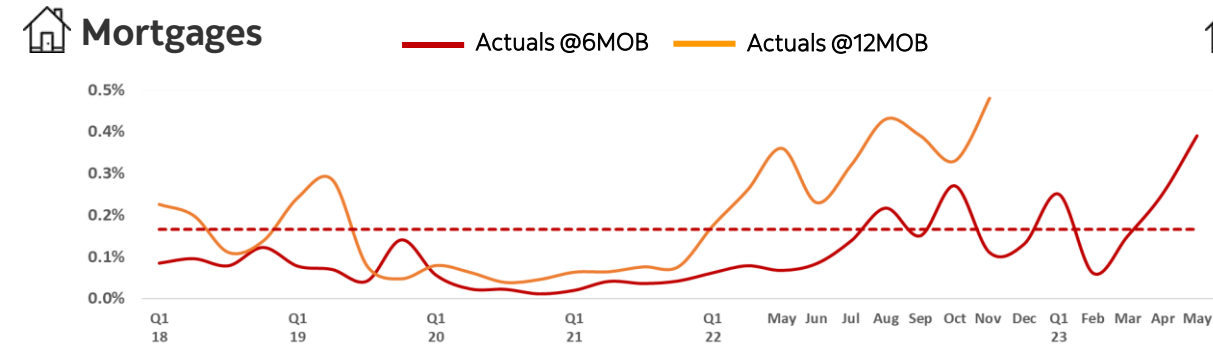
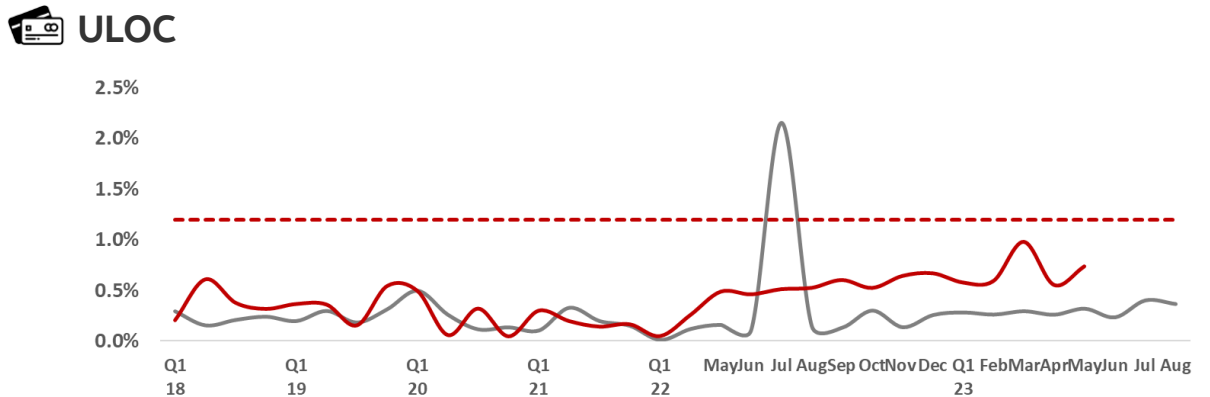
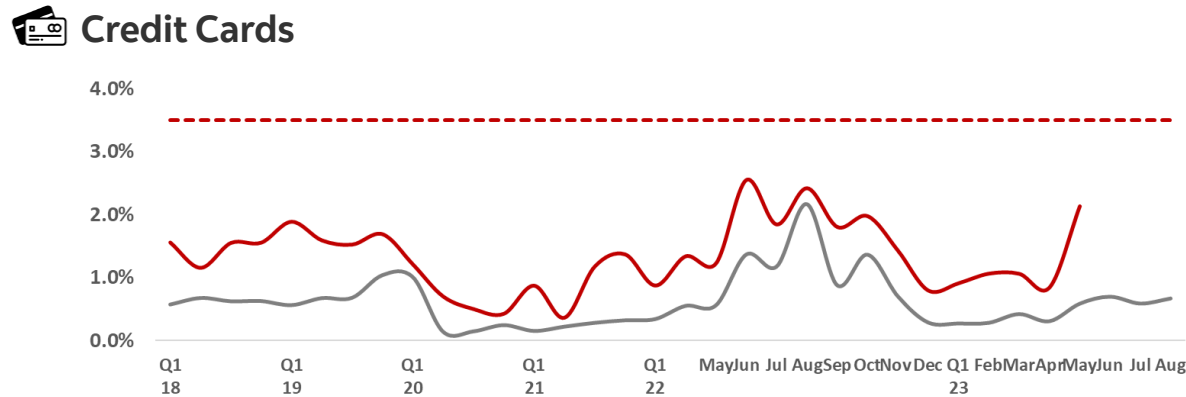
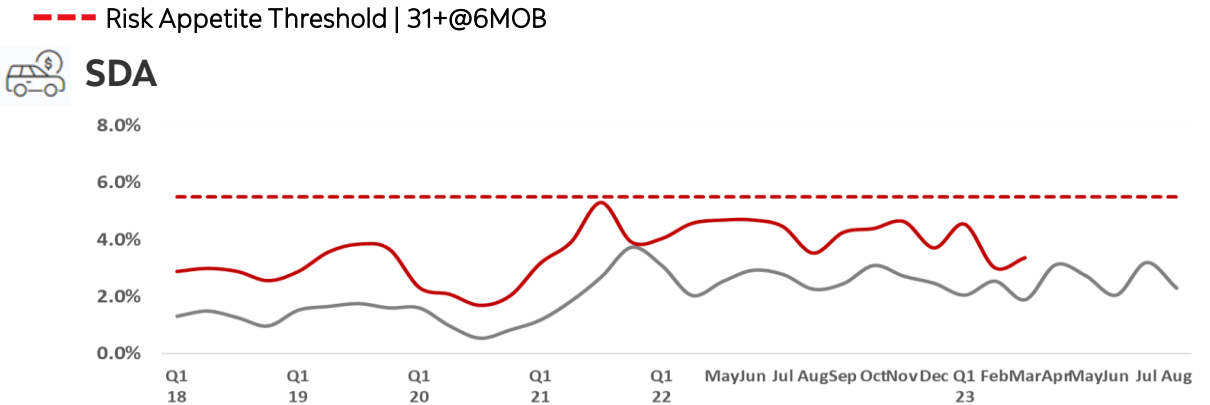
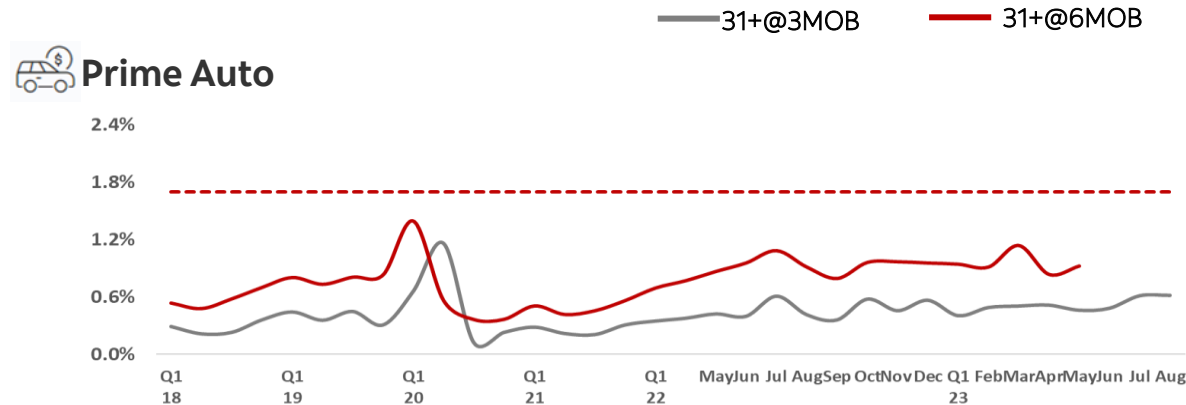


Guardrails November 2023

Guardrails Monthly Tracking | As of Nov'23

Vintage delinquency continues to climb since Q3'22 in line with industry trends and macroeconomic conditions. At 6 MOB, delinquency increased across all products, however, remains well below Risk Appetite Threshold except for Mortgages.



Concentration Limits (November)

November 2023

Lifecycle	Product	New Limits Issued	New Sub + Near Prime Limits	% Actual	% Limit	Var	Status
Originations (NPA+PA)	Cards	\$284,861,800	\$13,753,000	4.8%	9%	-4.2%	PASS
	ULOC	\$128,277,700	\$7,544,000	5.9%	9%	-3.1%	PASS
	<i>Sub Total</i>	<i>\$413,139,500</i>	<i>\$21,297,000</i>	<i>5.2%</i>	<i>9%</i>	<i>-3.8%</i>	<i>PASS</i>
CLI (NPA+PA)	Cards	\$93,583,874	\$2,205,900	2.4%	9%	-6.6%	PASS
	ULOC	\$11,643,800	\$259,300	2.2%	9%	-6.8%	PASS
	<i>Sub Total</i>	<i>\$105,227,674</i>	<i>\$2,465,200</i>	<i>2.3%</i>	<i>9%</i>	<i>-6.7%</i>	<i>PASS</i>
TOTAL	Cards	\$378,445,674	\$15,958,900	4.2%	9%	-4.8%	PASS
	ULOC	\$139,921,500	\$7,803,300	5.6%	9%	-3.4%	PASS
TOTAL		\$518,367,174	\$23,762,200	4.6%	9%	-4.4%	PASS

* PA CLI number for ULOC is not included due to data issue

RCUL - November 2023 Portfolio At A Glance - MasterCard

	Actual	M/M Change	M/M Change %	Y/Y Change	Y/Y Change %	Q/Q Change	Q/Q Change %
OS Balance	\$296.2MM	+\$5.7MM	+1.96%	-\$19.3MM	-6.13%	NA	NA
Accounts	276.2M	+32.6M	+13.38%	-16.6M	-5.66%	NA	NA
PD1 Balance	\$9.8MM	+\$0.5MM	+5.50%	-\$1.7MM	-14.92%	NA	NA
PD1 Rate %	3.32%	+0.11%	+3.47%	-0.34%	-9.37%	NA	NA
PD1-PD3 Balance	\$14.0MM	+\$0.6MM	+4.54%	-\$1.8MM	-11.66%	NA	NA
PD1-PD3 Accounts	5.6M	+0.1M	+1.12%	-1.4M	-20.24%	NA	NA
PD1-PD3 Rate %	4.71%	+0.12%	+2.53%	-0.29%	-5.89%	NA	NA
PD2+ Balance	\$6.6MM	+\$0.0MM	+0.02%	-\$0.4MM	-5.97%	NA	NA
PD2+ Accounts	2.5M	-0.1M	-2.80%	-0.4M	-14.64%	NA	NA
PD2+ Rate %	2.23%	-0.04%	-1.90%	+0.00%	+0.18%	NA	NA
PD4+ Balance	\$2.5MM	-\$0.1MM	-3.51%	-\$0.3MM	-10.84%	NA	NA
PD4+ Accounts	1.0M	+0.0M	+3.68%	+0.0M	-1.10%	NA	NA
PD4+ Rate %	0.84%	-0.05%	-5.37%	-0.04%	-5.02%	NA	NA
WO \$	\$1.1MM	+\$0.2MM	+16.41%	-\$0.2MM	-13.04%	NA	NA
WO Rate %	4.65%	+0.58%	+14.18%	-0.37%	-7.36%	NA	NA
WO - BK \$	\$0.4MM	+\$0.0MM	+2.32%	-\$0.1MM	-14.68%	NA	NA
WO - BK Rate %	1.43%	+0.01%	+0.36%	-0.14%	-9.11%	NA	NA
Net WO \$	\$1.1M	\$0.2M	16.41%	-\$0.2M	-13.04%	NA	NA
Net WO Rate %	4.65%	+0.58%	+14.18%	-0.37%	-7.36%	NA	NA

Legend

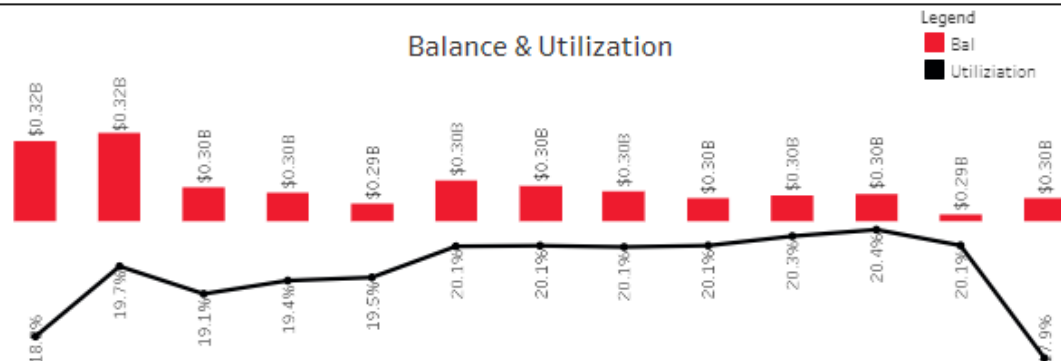
+10% Increase of Balances or Accounts +0.5% Increase of Rate +10% Decrease of Balances or Accounts +0.5% Decrease of Rate
 Between +/- 10% Change of Balances or Accounts Between +/- 0.5% Change of Rate NA=Not Applicable * Accounts with credit limit > 0

Current Month Snapshot - November 2023

Credit Limit M/M Y/Y	\$1.7B +14.74% -3.86%	Balance M/M Y/Y	\$0.3B +1.96% -5.13%	Utilization M/M Y/Y	17.9% -11.14% -2.36%	PD2+ M/M Y/Y	2.23% -1.90% 0.18%	PD4+ M/M Y/Y	0.84% -5.37% -5.02%
Write Off M/M Y/Y	\$1.1M +16.41% -13.04%	Write Off% M/M Y/Y	4.65% 14.18% -7.36%	Bankruptcy M/M Y/Y	\$0.4M +2.32% -14.68%	Credit Loss M/M Y/Y	\$0.8M +23.95% -12.30%	Net WO M/M Y/Y	\$1.1M +16.41% -13.04%
								Net WO% M/M Y/Y	4.65% 14.18% -7.36%

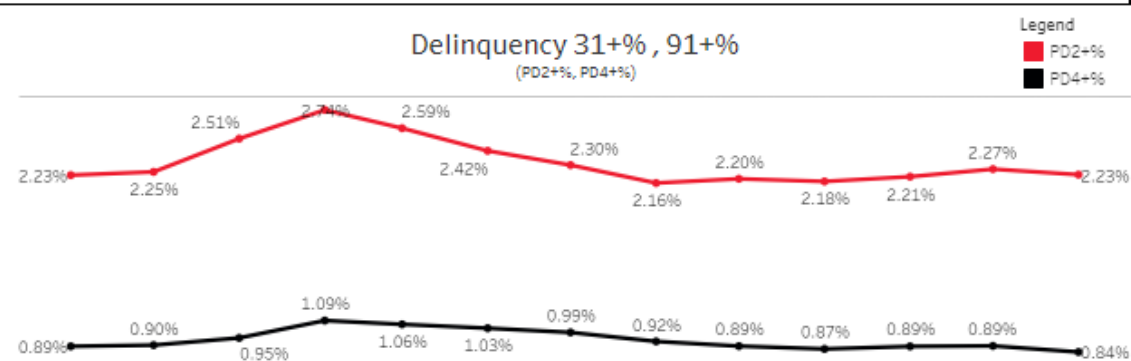
Monthly Trend until November 2023

Balance & Utilization



Delinquency 31+%, 91+%

(PD2+%, PD4+%)



Vintage 6MOB - 31+ % (PD2+ %)

Bankruptcy and Credit Losses

