



# American Express Credit Account Master Trust (AMXCA)

- Trust Established
  - 1996
- Eligible Assets
  - US Consumer Card Member loans
  - US Small Business Card Member loans
- Assets in Trust
  - Consumer Card Member loans
- \*Trust Size – Principal AR
  - \$24.5 billion
- Investor Interest
  - \$10.0 billion
- Seller Interest
  - \$14.5 billion
- Minimum Seller’s Interest
  - 7% of investor interest
- Credit Enhancement (based on most recent issuance)
  - Floating Rate: 13.00%
    - Class B – 3.25%
    - Class C – 6.50%
    - Class D – 3.25%
  - Fixed Rate: 12.50%
    - Class B – 3.75%
    - Class C – 5.00%
    - Class D – 3.75%

Source: 10-D filing dated November 15, 2021  
\*Principal AR may not foot due to rounding