

American Express Credit Account Master Trust (AMXCA)

Trust Overview		Structure		
Trust Established	<ul style="list-style-type: none">1996	<div><div>87.50%</div><div>3.75%</div><div>8.75%</div></div>	Class A	<div><div>87.00%</div><div>3.25%</div><div>9.75%</div></div>
Eligible Assets	<ul style="list-style-type: none">US Consumer Card Member loansUS Small Business Card Member loans			
Assets Currently in Trust	<ul style="list-style-type: none">US Consumer Card Member loans			
Trust Principal AR	<ul style="list-style-type: none">\$26.4 billion			
Invested Amount	<ul style="list-style-type: none">\$14.9 billion			
Transferor Amount	<ul style="list-style-type: none">\$11.5 billion			
Required Transferor Amount	<ul style="list-style-type: none">7% of Trust Principal AR	<div>Fixed Rate (Group 1)Floating Rate (Group 2)</div>		

*Note: Source : 10-D filing dated January 15, 2026. Principal AR may not foot due to rounding
Structure reflects the latest public issuances*