

Monthly Trust Performance Summary

	3 month average as of			Current	Monthly Performance						Last Year
	Jan-17	Dec-16	Jan-16	Jan-17	Dec-16	Nov-16	Oct-16	Sep-16	Aug-16	Jul-16	Jan-16
Moody's U.S. Credit Card Index											
Charge-Offs (%)*	2.57	2.52	2.55	2.56	2.54	2.62	2.40	2.28	2.53	2.41	2.53
PPR (%)	26.12	25.65	25.86	26.67	26.67	25.03	25.24	25.86	26.59	27.41	25.58
Yield (%)*	18.56	18.86	18.87	17.83	19.04	18.80	18.73	18.32	18.78	18.74	17.92
Excess Spread (%)*	13.08	13.44	13.66	12.34	13.62	13.26	13.45	13.19	13.41	13.54	12.69
Total DQ (%)	1.51	1.50	1.47	1.51	1.49	1.52	1.49	1.44	1.39	1.38	1.46
30 Day DQ (%)	0.44	0.45	0.42	0.43	0.43	0.46	0.45	0.44	0.43	0.41	0.40

American Express Credit Account Master Trust (AECAMT)

Charge-Off Range (%)*	1.75 - 2.25	Charge-Offs (%)*	1.78	1.79	1.93	1.75	1.86	1.73	1.79	1.65	1.75	1.70	1.88
PPR Range (%)	31.00 - 34.00	PPR (%)	33.27	32.54	34.99	33.75	34.14	31.92	31.57	32.54	33.45	33.55	35.26
Yield Range (%)*	20.00 - 23.00	Yield (%)*	21.67	21.30	21.51	22.03	21.65	21.32	20.94	21.70	21.63	22.47	22.07
		Excess Spread (%)*	15.55	15.26	15.61	15.74	15.56	15.35	14.85	15.96	15.75	16.66	16.19
		Total DQ (%)	0.91	0.90	0.91	0.92	0.88	0.92	0.89	0.85	0.80	0.79	0.90
		30 Day DQ (%)	0.27	0.28	0.27	0.26	0.26	0.29	0.29	0.27	0.25	0.26	0.25

BA Credit Card Trust (BACCT)

Charge-Off Range (%)*	2.50 - 3.50	Charge-Offs (%)*	2.93	2.89	3.01	2.96	2.97	2.86	2.83	2.93	2.91	2.93	3.10
PPR Range (%)	15.00 - 18.00	PPR (%)	17.04	16.72	16.32	17.37	17.72	16.04	16.40	16.60	17.37	16.80	16.16
Yield Range (%)*	15.00 - 18.00	Yield (%)*	15.85	16.10	15.80	15.13	16.83	15.58	15.89	15.85	16.20	16.08	15.15
		Excess Spread (%)*	10.37	10.70	10.32	9.58	11.29	10.23	10.57	10.44	10.81	10.69	9.54
		Total DQ (%)	1.63	1.61	1.75	1.66	1.61	1.63	1.60	1.56	1.54	1.53	1.74
		30 Day DQ (%)	0.48	0.48	0.50	0.49	0.47	0.49	0.49	0.47	0.47	0.44	0.49

* Annualized percentage rate

Green denotes trust performance that is POSITIVELY outside Moody's performance expectation range.

Red denotes trust performance that is NEGATIVELY outside Moody's performance expectation range.

		3 month average as of			Current Month	Monthly Performance						Last Year	
		Jan-17	Dec-16	Jan-16	Jan-17	Dec-16	Nov-16	Oct-16	Sep-16	Aug-16	Jul-16	Jan-16	
Barclays Dryrock Issuance Trust													
Charge-Off Range (%)*	2.50 - 3.50	Charge-Offs (%)*	2.65	3.11	3.28	1.88	2.55	3.51	3.29	3.24	3.21	3.10	3.27
PPR Range (%)	23.00 - 26.00	PPR (%)	23.66	23.21	24.20	24.51	23.93	22.54	23.16	23.68	25.31	23.63	23.48
Yield Range (%)*	17.50 - 20.50	Yield (%)*	14.84	17.85	18.83	9.93	15.12	19.48	18.95	19.60	19.73	18.29	17.38
		Excess Spread (%)*	13.88	13.79	13.39	13.83	14.47	13.33	13.56	13.68	14.42	13.07	11.98
		Total DQ (%)	2.22	2.18	2.04	2.27	2.21	2.18	2.14	2.07	1.98	1.95	2.08
		30 Day DQ (%)	0.65	0.65	0.60	0.64	0.65	0.65	0.65	0.64	0.62	0.59	0.60

Capital One Multi-asset Execution Trust (COMET)

Charge-Off Range (%)*	3.00 - 4.00	Charge-Offs (%)*	3.48	3.41	3.55	3.48	3.50	3.45	3.27	3.12	3.35	3.23	3.47
PPR Range (%)	26.50 - 29.50	PPR (%)	28.51	28.43	26.97	28.21	30.00	27.31	27.97	28.16	29.08	28.06	26.24
Yield Range (%)*	21.00 - 24.00	Yield (%)*	21.81	22.27	22.13	20.76	22.84	21.82	22.15	21.80	22.18	22.14	20.98
		Excess Spread (%)*	15.03	15.61	15.47	13.93	16.04	15.13	15.65	15.46	15.60	15.69	14.38
		Total DQ (%)	2.17	2.16	2.23	2.19	2.14	2.18	2.16	2.06	1.98	1.94	2.24
		30 Day DQ (%)	0.66	0.67	0.67	0.66	0.64	0.68	0.69	0.65	0.64	0.62	0.67

Chase Issuance Trust (CHAIT)

Charge-Off Range (%)*	2.00 - 2.50 Gross	Charge-Offs (%)*	2.22	2.17	2.34	2.29	2.25	2.12	2.13	2.03	2.21	2.26	2.36
PPR Range (%)	28.00 - 31.00	PPR (%)	30.05	29.38	28.66	31.09	30.53	28.53	29.07	29.63	29.97	29.78	28.68
Yield Range (%)*	17.00 - 20.00	Yield (%)*	17.96	18.13	18.13	17.18	18.46	18.24	17.68	18.13	17.98	18.02	16.84
		Excess Spread (%)*	12.88	13.15	13.11	11.97	13.34	13.33	12.77	13.34	13.01	13.01	11.74
		Total DQ (%)	1.20	1.19	1.23	1.22	1.19	1.20	1.17	1.12	1.12	1.15	1.23
		30 Day DQ (%)	0.35	0.36	0.35	0.34	0.34	0.36	0.36	0.35	0.34	0.34	0.34

Citibank Credit Card Issuance Trust (CCCIT)

Charge-Off Range (%)*	2.00 - 3.00 Gross	Charge-Offs (%)*	2.68	2.58	2.51	2.60	2.53	2.92	2.28	2.09	2.61	2.31	2.47
PPR Range (%)	24.00 - 27.00	PPR (%)	25.85	25.38	24.94	26.11	26.45	24.98	24.71	25.67	26.63	24.95	23.97
Yield Range (%)*	17.00 - 20.00	Yield (%)*	17.83	18.22	18.34	17.21	18.02	18.27	18.38	16.95	18.20	17.86	17.21
		Excess Spread (%)*	12.66	13.09	13.56	12.22	13.07	12.68	13.53	12.29	13.07	13.10	12.42
		Total DQ (%)	1.62	1.61	1.57	1.62	1.60	1.63	1.59	1.54	1.51	1.47	1.55
		30 Day DQ (%)	0.45	0.46	0.43	0.43	0.45	0.47	0.45	0.45	0.44	0.41	0.41

* Annualized percentage rate

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Citibank Omni Master Trust (OMNI)													
Charge-Off Range (%)*	3.00 - 4.00 Gross	Charge-Offs (%)*	3.49	3.40	3.17	3.11	3.59	3.76	2.85	3.15	3.23	2.89	3.06
PPR Range (%)	10.50 - 13.50	PPR (%)	12.49	11.85	12.56	13.19	12.61	11.66	11.28	12.03	11.97	11.45	12.96
Yield Range (%)*	24.00 - 27.00	Yield (%)*	24.22	24.67	24.88	23.65	23.86	25.14	25.01	24.91	24.92	25.08	24.79
		Excess Spread (%)*	16.22	16.84	17.87	16.06	15.70	16.89	17.93	17.54	17.49	18.01	17.60
		Total DQ (%)	2.58	2.57	2.76	2.62	2.51	2.62	2.58	2.52	2.44	2.42	2.79
		30 Day DQ (%)	0.76	0.79	0.84	0.75	0.75	0.79	0.82	0.82	0.76	0.76	0.84
Discover Card Execution Note Trust (DCENT)													
Charge-Off Range (%)*	2.50 - 3.00 Gross	Charge-Offs (%)*	2.65	2.61	2.48	2.73	2.64	2.59	2.59	2.48	2.55	2.48	2.46
PPR Range (%)	20.00 - 23.00	PPR (%)	21.47	20.83	22.25	22.55	21.56	20.32	20.62	21.41	21.49	21.73	22.69
Yield Range (%)*	18.00 - 21.00	Yield (%)*	19.13	19.61	19.34	18.14	19.96	19.27	19.60	19.13	19.13	19.43	18.29
		Excess Spread (%)*	13.02	13.58	13.82	11.92	13.87	13.27	13.60	13.26	13.22	13.60	12.73
		Total DQ (%)	1.64	1.61	1.40	1.68	1.62	1.62	1.59	1.53	1.45	1.41	1.41
		30 Day DQ (%)	0.50	0.50	0.41	0.50	0.49	0.50	0.51	0.49	0.47	0.44	0.40
Synchrony Credit Card Master Note Trust (SCCMNT)													
Charge-Off Range (%)	5.50 - 7.50 Gross	Charge-Offs (%)*	5.98	5.94	6.23	5.64	6.06	6.24	5.53	5.96	5.84	5.70	6.21
PPR Range (%)	13.00 - 15.00	PPR (%)	13.75	13.57	13.98	14.00	13.76	13.49	13.47	14.46	13.80	13.71	13.97
Yield Range (%)	25.00 - 28.00	Yield (%)*	25.36	25.96	26.15	24.26	25.47	26.36	26.06	26.24	26.32	25.37	25.32
		Excess Spread (%)*	13.23	13.87	13.76	12.47	13.26	13.96	14.38	14.12	14.32	13.51	12.96
		Total DQ (%)	3.18	3.19	3.37	3.20	3.08	3.25	3.25	3.10	2.93	2.89	3.37
		30 Day DQ (%)	0.93	0.96	0.99	0.92	0.89	0.97	1.01	0.98	0.92	0.91	0.96

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