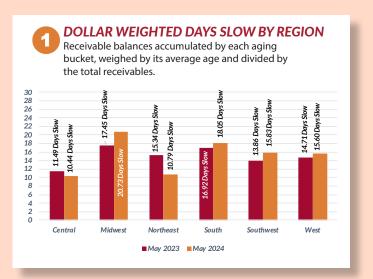
GAIN BY THE NUMBERS | MAY 2024



NON-TOP 100 RETAILERS

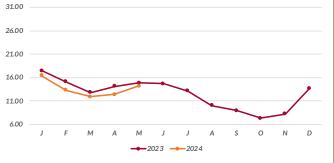
Credit Balances are offset for Adjusted Receivable Balances. Individual chart data is based on 50,000-60,000 accounts.



NUMBER OF ACCOUNTS BY RISK CATEGORY 2 Number of accounts scored in each risk category comparing May 2022 and May 2024. 35,000 30,000 25,000 20.000 15,000 9,225 7.382 10,000 1518 3,082 3.901 2.245 1,872 799. .668 5000 29 0 Very Low Risk High Risk Very High Risk Extreme Risk Low Risk Moderate Risk May 2023 May 2024

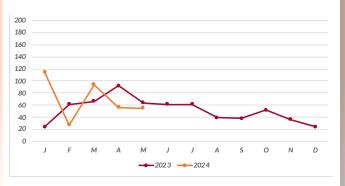
AVERAGE DAYS SLOW BY MONTH

3 Receivable balances accumulated by each aging bucket, weighed by its average age and divided by the total.





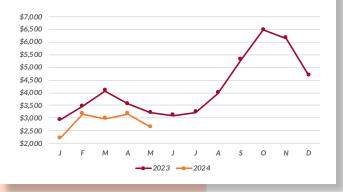






AVERAGE RECEIVABLES BY MONTH

Monthly receivables balances divided by the number of accounts that had receivables balances in that month.



TOTAL DOLLARS DUE BY REGION

6

