GAIN BY THE NUMBERS | JANUARY 2025
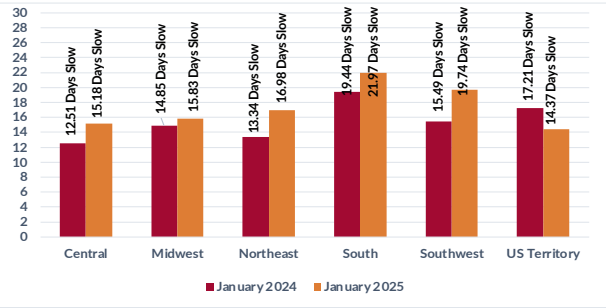
GAIN Gift Associates Interchange Network

USA DATA ON NON TOP 100 INDEPENDENT RETAILERS
Credit Balances are offset for Adjusted Receivable Balances.
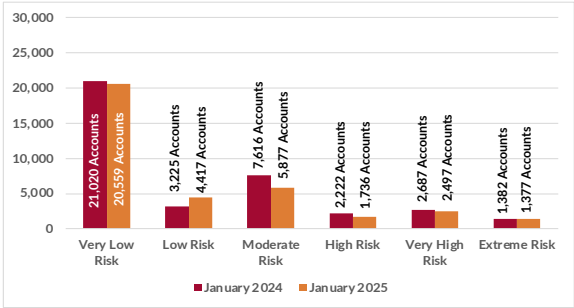Individual chart data is based on 50,000—60,000 accounts.

1 DOLLAR WEIGHTED DAYS SLOW BY REGION

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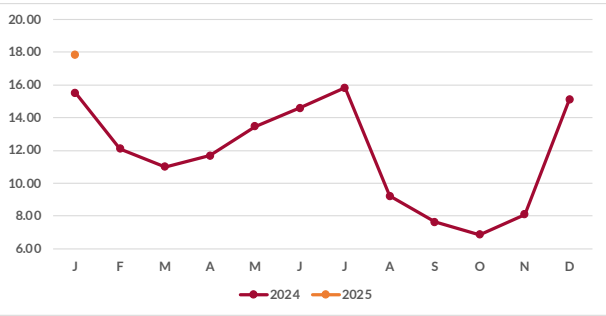

Central: 12.51 Days Slow / 15.18 Days Slow
Midwest: 14.85 Days Slow / 15.83 Days Slow
Northeast: 13.34 Days Slow / 16.98 Days Slow
South: 19.44 Days Slow / 21.97 Days Slow
Southwest: 15.49 Days Slow / 19.74 Days Slow
US Territory: 17.21 Days Slow / 14.37 Days Slow

■ January 2024 ■ January 2025

2 NUMBER OF ACCOUNTS BY RISK CATEGORY

Number of accounts scored in each risk category comparing January 2024 and January 2025.

Very Low Risk: 21,020 Accounts / 20,559 Accounts
Low Risk: 3,225 Accounts / 4,417 Accounts
Moderate Risk: 7,616 Accounts / 5,877 Accounts
High Risk: 2,222 Accounts / 1,736 Accounts
Very High Risk: 2,687 Accounts / 2,497 Accounts
Extreme Risk: 1,382 Accounts / 1,377 Accounts

■ January 2024 ■ January 2025

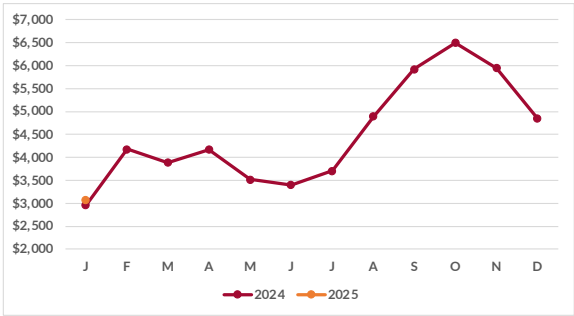### 3 AVERAGE DAYS SLOW BY MONTH

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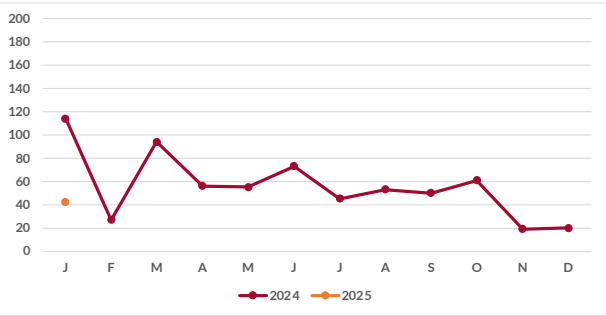

■ 2024 ■ 2025

4 AVERAGE RECEIVABLES BY MONTH

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

■ 2024 ■ 2025

5 MONTHLY COLLECTION PLACEMENTS

The number of PFC Flashes entered each month in 2024 and 2025.

■ 2024 ■ 2025

6 TOTAL DOLLARS DUE BY REGION

Receivable balances accumulated for each region to show YOY data for January

Central: $20,173,605 / $21,585,295
Midwest: $3,991,094 / $4,441,552
Northeast: $21,563,827 / $26,786,263
South: $16,934,660 / $31,515,660
Southwest: $9,053,237 / $12,537,481
West: $19,960,809 / $18,949,729

■ January 2024 ■ January 2025