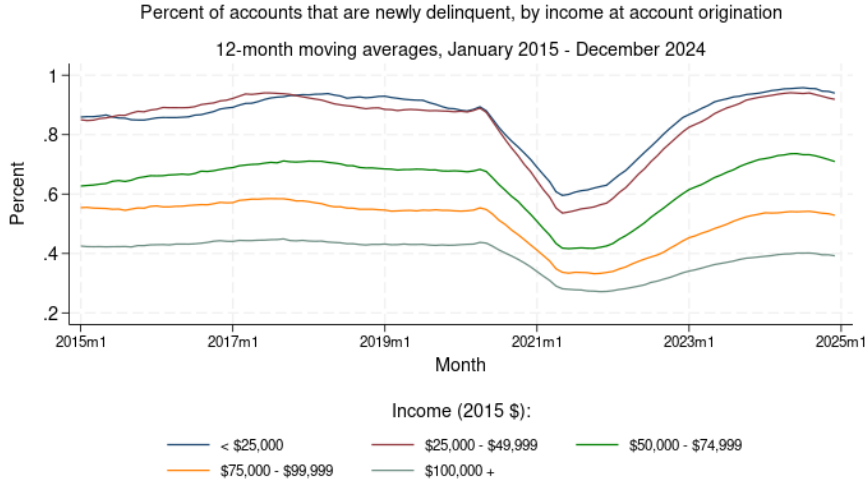


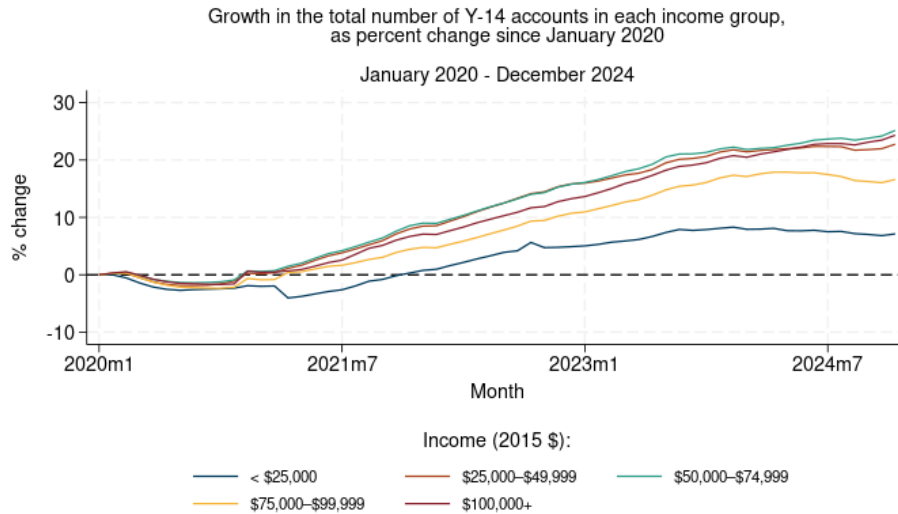
# Appendix

**Figure A1: Share of Credit Card Accounts Newly Delinquent, by Income at Origination**



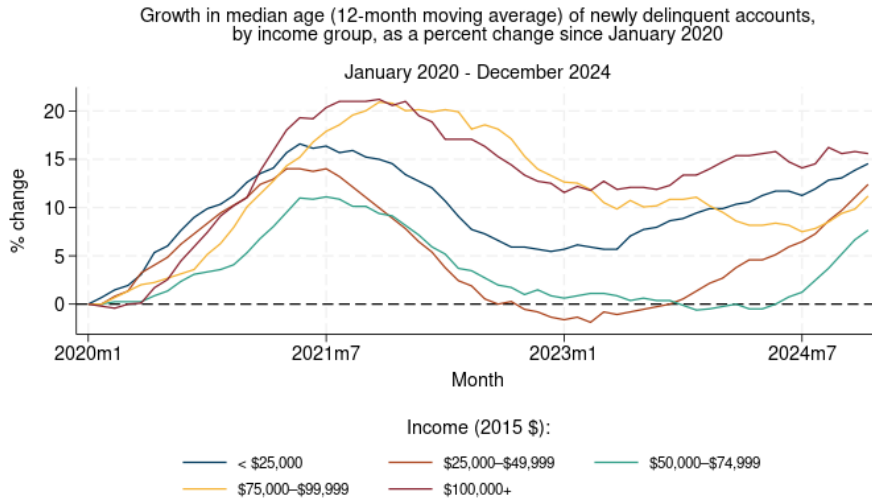
Source: FR Y-14M credit card account data.

**Figure A2: Percentage Change in Number of Credit Card Accounts Relative to January 2020, by Income**



Source: FR Y-14M credit card account data.

**Figure A3: Percentage Change in Median Age of Newly Delinquent Accounts Relative to January 2020, by Income**



Source: FR Y-14M credit card account data.