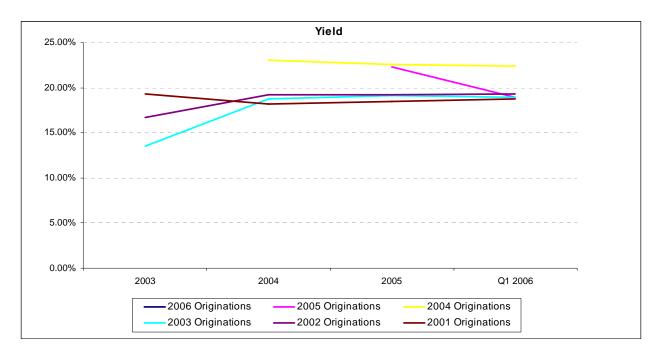
The following table sets forth the yield experience for the Master Trust portfolio for each of the periods shown. In each case, the information is grouped by year of account origination. There can be no assurance that the yield experience for receivables in the future will be similar to the historical experience set forth below.

Viold

	Three Months Ended	Year Ended		
	March 31, 2006	2005	2004	2003
2006 Originations	N/A *			
2005 Originations	18.92%	22.28%		
2004 Originations	22.40%	22.56%	23.03%	
2003 Originations	18.97%	19.10%	18.71%	13.52%
2002 Originations	19.33%	19.21%	19.18%	16.67%
2001 Originations	18.79%	18.48%	18.19%	19.30%

* As of March 31, 2006, no accounts originated in 2006 have been added to the Master Trust Portfolio.



As of March 31, 2006, approximately \$10.52 billion of outstanding receivables, representing approximately 28.15% of the total outstanding receivables in the Master Trust Portfolio at such date, related to accounts that were originated on or before December 31, 2000, and are not included in the table above.

Yield is calculated by dividing the amount of prior month billed finance charges and fees, and interchange by the average principal receivables outstanding for the applicable period. Finance charges and fees include monthly periodic rate finance charges, the portion of the annual membership fees amortized on a monthly basis, cash advance fees, late charges, overlimit fees and other miscellaneous fees. For the year ended 2003, however, the yield rate excludes (i) the amount of billed finance charges and fees, and interchange for January 2003, and (ii) in the case of each other month in 2003, the portion of the annual membership fees billed prior to January 2003 and amortized during any such month in 2003. In each case this information is based on data that is unavailable.

Annualized figures are not necessarily indicative of actual results for the entire year.

The origination date for each account is the date on which the account is opened and an account number is assigned.

For each account comprising the Master Trust Portfolio, performance data is based on the account's performance on and after the date on which such account was added to the Master Trust Portfolio.