PaymentsEdge™

Enhanced Monthly
Portfolio Reporting (MPR)



Questions? Contact

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Executive Summary - Consumer

April 2025

Average Quarterly Performance								
	Q3 24	Q4 24	Q1 25	Q2 25				
Total Open Accounts	145,547	147,205	148,764	149,711				
Gross Active Accts	100,025	100,876	101,076	101,269				
Gross Active - %	68.72%	68.53%	67.94%	67.64%				
Total Balances	\$286,268,791	\$293,860,810	\$291,472,130	\$291,995,124				
Avg. Balance/Active Acct	\$2,862	\$2,913	\$2,884	\$2,883				
Avg. Txns/Purchase Acct	12.43	12.80	11.52	12.19				
Avg. Sales/Purchase Acct	\$801.62	\$842.05	\$781.30	\$825.00				
Total Income	\$4,143,886	\$4,181,390	\$4,061,130	\$4,025,752				
Fin. Charge Yield - %	12.43%	12.06%	11.98%	11.65%				
I/C Effective Rate - %	1.73%	1.70%	1.74%	1.72%				
Other Fees/Active Acct	\$2.21	\$2.22	\$2.18	\$2.01				
Delinquency 30+ - %	3.24%	3.43%	3.31%	2.90%				
C/O - %	5.48%	5.59%	6.32%	5.63%				

Trend Performance is based on results of the previous quarter								
	Positive Trend	Static Trend	Negative Trend					

YOY 24-Month Revenue								
	2025	2024	% Change					
Finance Charge Income	\$35,143,012	\$34,192,873	2.7%					
I nterchange Income	\$11,635,143	\$11,352,722	2.4%					
Fee Income	\$2,621,052	\$2,438,269	7.0%					
Total Revenue	\$49,399,207	\$47,983,865	2.9%					
VOV 24-Month	Ly Average A	ccount Over	View					

YOY 24-Monthly Average Account Overview									
	2025	2024	% Change						
Open Accounts	146,879	140,276	4.5%						
Gross Active	100,498	98,376	2.1%						
Purchase Active	69,191	68,192	1.4%						
Avg. Inactive	46,381	41,900	9.7%						



Executive Summary - Consumer



			YOY VAF	RIANCE	PEER GROU	IP	BEST IN CLAS	ss
	YTD 2025 (April)	YTD 2024 (April)	Variance	% Change	YTD 2025 (April)	Variance	YTD 2025 (April)	Variance
Total Open Accounts	149,001	142,672	6,329	4.40%				
Gross Active Accts	101,124	99,045	2,079	2.10%				
Gross Active - %	67.87%	69.42%	-1.55%	-2.20%	71.10%	-3%	77.6%	-10%
Avg. Purchase Active	68,697	67,373	1,324	2.00%	48,727	19,970	69,231	-53
Purchase Active %	46%	47%	-1%	-2.40%	54%	-7%	59%	-139
Avg. Total Balances	\$291,602,878	\$282,751,814	\$8,851,064	3.10%				
Avg. Balance/Active Acct	\$2,884	\$2,855	\$29	1.00%	\$1,720	\$1,164	\$2,429	\$45
Avg. Txns/Purchase Acct	11.69	11.58	0.11	0.90%	10.65	1.04	11.82	-0.
Avg. Sales/Purchase Acct	\$792	\$772	\$20	2.60%	\$780	\$12	\$833	-\$4
Total Revenue	\$16,209,143	\$16,259,926	-\$50,783	-0.30%				
Fin. Charge Yield - %	11.90%	12.54%	-0.64%	-5.10%	10.46%	1%	11.9%	0
I/C Effective Rate - %	1.73%	1.74%	-0.01%	-0.60%	1.66%	0%	1.72%	0
Other Fees/Active Acct	\$2.14	\$2.08	\$0.06	2.90%	\$1.82	\$0.32	\$5.34	-\$3.2
Delinquency 30+ - %	3.20%	3.05%	0.15%	4.90%	1.80%	1%	0.81%	2
C/O - %	6.15%	5.84%	0.31%	5.30%	2.45%	4%	0.69%	5

YTD April 2025 - Income Distribution								
	Total \$ % of Total Peer % of Tot							
Finance Charge Income	\$11,566,807	71%	65%					
Interchange Income	\$3,776,402	23%	26%					
Other Fees Income	\$865,934	5%	8%					
Total Revenue	\$16,209,143							



Top 10 Merchant Categories - Consumer



April 2025

	AV	AVG. YTD % OF TOTAL			AVG. INTERCHANGE RATE PER SPEND		
	2024	2025	Variance	2024	2025	Variance	
Groceries	16.06%	15.97%	-0.09%	1.33%	1.33%	0.00%	
Retail	11.95%	12.07%	0.12%	1.33%	1.30%	0.03%	
Auto Related	12.02%	11.78%	-0.24%	1.77%	1.80%	-0.03%	
Dining Out	7.61%	7.51%	-0.10%	2.20%	2.20%	0.00%	
Health & Medical	6.42%	6.44%	0.02%	1.83%	1.85%	-0.02%	
Home Repair	5.43%	5.46%	0.03%	1.87%	1.87%	0.00%	
Utilities	4.45%	4.62%	0.17%	1.64%	1.63%	0.01%	
Business And Professional	3.87%	3.87%	0.00%	1.82%	1.81%	0.01%	
Household	3.46%	3.62%	0.16%	1.89%	1.88%	0.01%	
Recreation	3.64%	3.40%	-0.24%	1.90%	1.88%	0.02%	
MERCHANT TOTALS							
Sub-Total	74.92%	74.75%		1.67%	1.66%		
Total	100.00%	100.00%		1.74%	1.73%		

Positive Trend Static Trend Negative Trend

MTD - Industry Average Performance Comparison - Consumer

Anril	2025		

April 2025										
	411111	422222	422222	433333	433333	433333	433333	455555	Total	Peer Group
Sub-Product										
Account Characte										
Total Accounts	6,053	23,532	2,674	801	4	9,274	71,519	67,740	181,597	
Open Accounts	4,064	19,718	2,254	711	1	7,437	59,063	56,463	149,711	
New Accounts	70	238	7	0	0	0	305	398	1,018	
Gross Active Accts	3,542	12,863	1,529	315	1	5,265	39,750	38,004	101,269	
Gross Active %	87%	65%	68%	44%	100%	71%	67%	67%	68%	73%
Purchase Active	2,701	9,267	1,146	212	1	3,790	30,291	22,071	69,479	
Purchase Active %	66%	47%	51%	30%	100%	51%	51%	39%	46%	54%
Total Balances	\$902,225	\$37,696,273	\$4,612,283	\$282,096	\$3,759	\$16,498,389	\$90,271,125	\$141,728,972	\$291,995,122	
Avg Balance	\$222	\$1,911	\$2,046	\$396	\$3,759	\$2,218	\$1,528	\$2,510	\$1,950	\$1,733
Avg Active Balance	\$254	\$2,930	\$3,016	\$895	\$3,759	\$3,133	\$2,270	\$3,729	\$2,883	\$2,318
Total Credit Limit	\$2,207,038	\$190,426,685	\$26,355,421	\$1,380,869	\$980	\$62,976,762	\$472,014,673	\$446,625,510	\$1,201,987,938	
Avg Credit Limit	\$543	\$9,657	\$11,692	\$1,942	\$980	\$8,468	\$7,991	\$7,910	\$8,028	\$7,186
% Line of Credit Used	41%	20%	18%	20%	384%	26%	19%	32%	24%	25%
% of Revolvers	86%	88%	88%	90%	100%	90%	90%	92%	90%	88%
# Transactions	21,347	148,248	18,894	1,929	10	35,581	451,944	169,278	847,231	
Sales Volume	\$618,139	\$11,116,389	\$1,533,208	\$91,728	\$443	\$2,647,158	\$28,860,695	\$12,452,631	\$57,320,391	
Avg Monthly Txns	7.9	16.0	16.5	9.1	10.0	9.4	14.9	7.7	12.2	11.0
Avg Monthly Spend	\$228	\$1,199	\$1,337	\$432	\$443	\$698	\$952	\$564	\$825	\$808
Avg Transaction - \$	\$29	\$75	\$81	\$48	\$44	\$74	\$64	\$74	\$68	\$71
Payment Ratio	71.0%	30.8%	35.4%	34.2%	22.6%	18.2%	32.1%	10.4%	20.8%	27.0%
Avg Payment	\$124	\$655	\$792	\$249	\$283	\$432	\$551	\$335	\$471	\$573
Financials				<u> </u>						
Total Fin Charge Income	\$9,678	\$372,003	\$47,875	\$2,712	\$0	\$165,559	\$878,544	\$1,357,760	\$2,834,131	
Total Interchange Income	\$10,736	\$204,548	\$28,419	\$1,561	\$8	\$45,777	\$490,359	\$206,675	\$988,083	
Total Fee Income	\$21,127	\$28,011	\$2,382	\$1,021	\$0	\$7,660	\$60,394	\$82,932	\$203,527	
Total Revenue	\$41,542	\$604,564	\$78,677	\$5,295	\$8	\$218,997	\$1,429,298	\$1,647,367	\$4,025,748	
Fin Charge Yield	12.87%	11.84%	12.45%	11.54%	0.00%	12.04%	11.68%	11.49%	11.65%	11.00%
Interchange Effective Rate	1.74%	1.84%	1.85%	1.70%	1.80%	1.73%	1.70%	1.66%	1.72%	2.00%
Risk Management										
Delinquency -30+\$	\$12,133	\$1,322,956	\$138,309	\$5,449	\$0	\$258,621	\$2,592,160	\$4,125,976	\$8,455,604	
Delinquency -30+ %	1.34%	3.51%	3.00%	1.93%	0.00%	1.57%	2.87%	2.91%	2.90%	2.00%
Charge Off - \$	\$1,952	\$281,568	\$16,596	\$0	\$0	\$13,689	\$344,660	\$710,790	\$1,369,255	
Charge Off -%	2.60%	8.96%	4.32%	0.00%	0.00%	0.99%	4.58%	6.02%	5.63%	2.00%



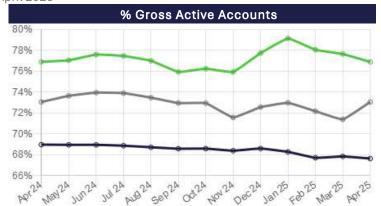


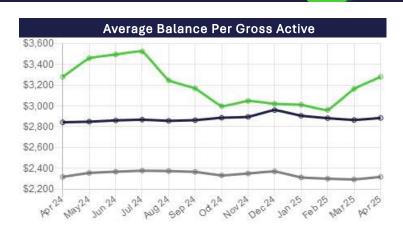


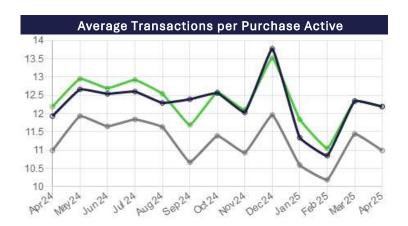




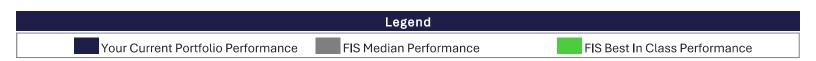


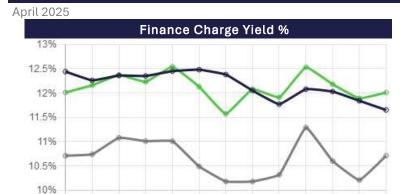


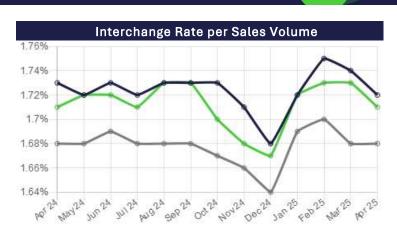


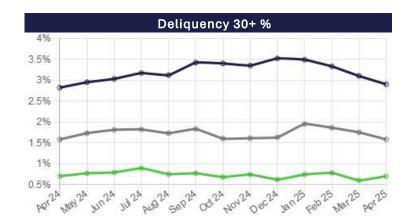


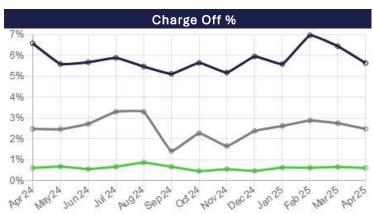


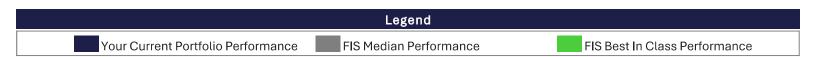












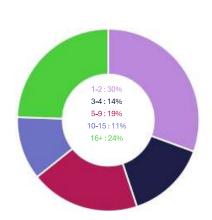




April 2025

Monthly Transaction Per Account		% of Total Purchase Active Accounts	Avg. Sales Volume	Average Ticket
1-2	21,013	30%	\$218	\$164
3-4	10,360	14%	\$358	\$104
5-9	13,323	19%	\$551	\$82
10-15	7,966	11%	\$854	\$70
16+	16,815	24%	\$2,074	\$58
Total	69,477	100%	\$825	\$68

Transaction Tier Percent of Total



Average Sales Volume





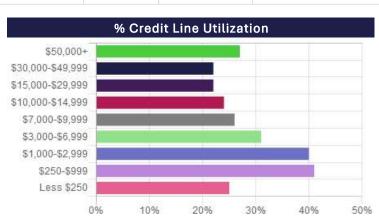
Sales Volume Tier Summary - Consumer



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Annual Sales Volume	# Purchase Active Accounts	% of Total Purchase Active Accounts	Avg. Balance	Avg. Credit Limit	Credit Line Utilization %
\$50,000+	1,165	1.2%	\$3,995	\$14,703	27%
\$30,000-\$49,999	2,770	2.8%	\$2,566	\$11,377	22%
\$15,000-\$29,999	7,901	7.9%	\$2,191	\$9,670	22%
\$10,000-\$14,999	7,120	7.1%	\$2,089	\$8,445	24%
\$7,000-\$9,999	7,507	7.5%	\$2,112	\$7,844	26%
\$3,000-\$6,999	20,865	20.8%	\$2,209	\$6,983	31%
\$1,000-\$2,999	24,363	24.3%	\$2,455	\$6,061	40%
\$250-\$999	18,452	18.4%	\$2,171	\$5,270	41%
Less \$250	10,025	10.0%	\$1,430	\$5,532	25%
Total	100,168	100%	\$2,197	\$6,890	31%





 $\textit{Disclaimer: \# of Purchase Active Accounts represents distinct accounts transacting over the past 12 months$

Credit Limit Utilization Tier Summary - Consumer



April 2025

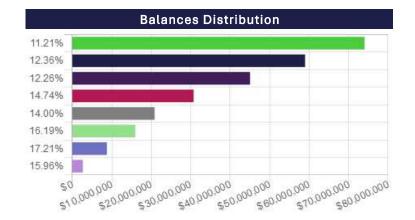
Credit Line Utilization Usage	# of Gross Active Accounts	% of Total Gross Active Accounts	Avg. Balance	Avg. Credit Limit	Credit Line Utilization %
90%+	20,473	20%	\$5,807	\$5,948	98%
80%-89.99%	7,731	7%	\$5,414	\$6,350	85%
70%-70.99%	5,691	5%	\$4,943	\$6,571	75%
60%-60.99%	4,826	4%	\$4,497	\$6,912	65%
50%-50.99%	4,558	4%	\$3,825	\$6,954	55%
40%-40.99%	4,785	4%	\$3,291	\$7,339	45%
30%-30.99%	5,219	5%	\$2,625	\$7,537	35%
20%-20.99%	6,436	6%	\$1,981	\$8,004	25%
10%-10.99%	9,436	9%	\$1,282	\$8,852	14%
Less 10%	32,113	31%	\$251	\$22,398	1%
Total	101,268	100%	\$2,867	\$11,870	24%

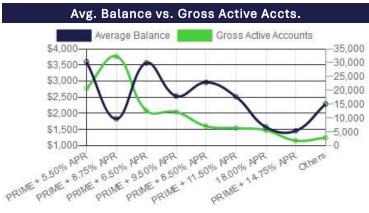
Credit Limits	Avg. Balance	Avg. Credit Limit	Credit Line Utilization %
\$20,000+	\$6,154	\$37,084	17%
\$12,000-\$19,999	\$3,919	\$22,670	17%
\$7,000-\$11,999	\$3,690	\$14,876	25%
\$3,000-\$6,999	\$2,527	\$6,936	36%
Less \$3,000	\$735	\$1,912	38%
Total	\$2,867	\$11,870	24%

Finance Charge Yield Summary - Consumer

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Bill Code Rates	Blended APR Rate	# of Gross Active Accounts	Balances	Avg. Balance	Finance Charge \$
PR I ME + 5.50% APR	11.21%	20,612	\$74,065,778	\$3,593	\$691,856
PR I ME + 8.75% APR	12.36%	32,185	\$58,985,872	\$1,833	\$607,425
PR I ME + 6.50% APR	12.26%	12,654	\$45,052,163	\$3,560	\$460,447
PR I ME + 9.50% APR	14.74%	12,133	\$30,760,389	\$2,535	\$377,780
PR I ME + 8.50% APR	14.00%	7,056	\$20,870,060	\$2,958	\$243,468
	16.19%	6,350	\$15,960,014	\$2,513	\$215,293
18.00% APR	17.21%	5,569	\$8,785,050	\$1,577	\$125,981
PRIME + 14.75% APR	15.96%	1,839	\$2,685,817	\$1,460	\$35,730
Others	13.90%	2,873	\$6,572,479	\$2,288	\$76,154
Total	12.90%	101,271	\$263,737,622	\$2,604	\$2,834,134







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April 2025												
	'May 23'	'Jun 23'	'Jul 23'	'Aug 23'	'Sep 23'	'Oct 23'	'Nov 23'	'Dec 23'	'Jan 24'	'Feb 24'	'Mar 24'	'Apr 24'
Total Accounts	163,050	164,718	166,255	167,186	167,595	168,673	169,042	170,133	170,567	171,573	172,434	172,819
Total Open Accounts	136,659	137,271	138,247	139,005	139,354	140,094	140,795	141,201	141,928	142,443	142,838	143,479
Gross Active Accounts	96,497	97,177	97,527	98,188	98,199	98,387	98,887	99,467	99,257	98,919	99,046	98,959
Purchase Active Accounts	68,104	68,117	68,510	68,934	67,543	68,714	68,757	70,135	66,822	66,825	68,052	67,791
Inactive Accounts	40,162	40,094	40,720	40,817	41,155	41,707	41,908	41,734	42,671	43,524	43,792	44,520
New Accounts	1,466	1,151	1,448	1,285	845	1,287	1,305	943	1,327	1,289	1,017	1,280
Balances	\$270,577,232	\$271,635,569	\$275,055,728	\$278,369,738	\$278,521,396	\$282,503,181	\$285,595,809	\$290,631,257	\$284,817,248	\$282,481,713	\$282,464,005	\$281,244,291
Credit Line	\$1,079,617,582	\$1,084,720,736	\$1,090,490,388	\$1,095,997,253	\$1,098,507,474	\$1,103,727,508	\$1,108,830,001	\$1,112,327,376	\$1,117,096,644	\$1,121,672,117	\$1,124,805,324	\$1,129,207,043
Transactions	852,257	832,643	859,526	856,260	780,123	868,949	846,647	912,997	740,359	742,039	828,874	809,055
Merchandise Sales	\$57,025,114	\$55,836,707	\$56,006,005	\$56,110,296	\$50,563,524	\$56,048,090	\$56,539,152	\$60,053,540	\$49,044,561	\$49,782,106	\$55,484,143	\$53,842,075
Number of Payments	123,241	125,535	122,259	124,500	121,650	125,813	125,188	127,184	127,234	124,543	130,552	126,915
Payment (\$)	\$57,461,452	\$60,134,178	\$57,534,072	\$58,144,697	\$56,029,467	\$56,828,774	\$57,911,571	\$59,486,407	\$59,408,138	\$57,021,376	\$60,538,058	\$59,579,502
Finance Charge (\$)	\$2,615,074	\$2,660,519	\$2,738,572	\$2,779,798	\$2,864,846	\$2,886,903	\$2,908,729	\$2,923,202	\$2,981,649	\$2,978,548	\$2,940,302	\$2,914,733
Interchange Revenue (\$)	\$987,099	\$972,342	\$970,399	\$975,892	\$877,227	\$969,924	\$968,102	\$1,011,365	\$851,126	\$868,901	\$966,581	\$933,764



	Tier i accounts average Monthly Performance - Consu
April 2025	

	'May 24'	'Jun 24'	'Jul 24'	'Aug 24'	'Sep 24'	'Oct 24'	'Nov 24'	'Dec 24'	'Jan 25'	'Feb 25'	'Mar 25'	'Apr 25'
Total Accounts	173,868	174,260	175,136	176,165	177,685	177,915	179,027	180,593	183,720	186,585	181,887	181,597
Total Open Accounts	143,986	144,306	144,684	145,520	146,437	146,713	147,271	147,631	148,169	148,786	149,338	149,711
Gross Active Accounts	99,274	99,504	99,639	100,004	100,433	100,632	100,726	101,270	101,172	100,737	101,318	101,269
Purchase Active Accounts	69,151	68,935	69,140	69,137	69,160	69,681	68,914	71,380	68,476	67,216	69,617	69,479
Inactive Accounts	44,712	44,802	45,045	45,516	46,004	46,081	46,545	46,361	46,997	48,049	48,020	48,442
New Accounts	1,071	898	1,014	1,380	1,458	964	1,086	1,011	1,076	1,149	1,336	1,018
Balances	\$282,740,458	\$284,570,677	\$285,680,480	\$285,623,331	\$287,502,562	\$290,380,190	\$291,523,644	\$299,678,597	\$293,920,883	\$290,267,222	\$290,228,284	\$291,995,124
Credit Line	\$1,133,667,219	\$1,136,407,397	\$1,140,497,554	\$1,149,511,878	\$1,159,343,875	\$1,163,651,955	\$1,170,370,394	\$1,175,295,727	\$1,181,572,431	\$1,189,771,650	\$1,196,924,670	\$1,201,987,938
Transactions	875,142	864,190	871,172	849,490	857,218	875,060	828,789	983,227	776,514	729,350	859,215	847,231
Merchandise Sales	\$57,974,668	\$56,549,671	\$56,598,256	\$55,040,647	\$54,646,984	\$56,275,059	\$54,321,023	\$66,213,706	\$52,191,194	\$50,229,643	\$57,987,158	\$57,320,393
Number of Payments	129,143	123,908	127,721	128,487	127,580	129,557	127,471	134,058	133,319	125,214	134,867	128,997
Payment (\$)	\$61,036,418	\$59,179,781	\$60,013,078	\$60,420,811	\$58,520,977	\$58,802,528	\$58,396,843	\$63,395,310	\$63,112,381	\$58,330,391	\$63,046,292	\$60,731,987
Finance Charge (\$)	\$2,888,539	\$2,930,311	\$2,940,587	\$2,963,481	\$2,989,442	\$2,996,521	\$2,928,365	\$2,938,958	\$2,958,699	\$2,911,099	\$2,862,876	\$2,834,134
Interchange Revenue (\$)	\$999,427	\$977,617	\$973,805	\$953,643	\$946,844	\$970,940	\$927,108	\$1,109,358	\$899,727	\$877,098	\$1,011,489	\$988,088



I/C Effective Rate

Monthly Portfolio Report (MPR) Definitions

MPR Metric	MPR Definition
Total Accounts	The total number of accounts in the portfolio.
Total Open Accounts	The total number of accounts that are currently open and have a 'good' card status.
Inactive Accounts	The total number of accounts that have not been active during the reporting period.
New Accounts	Accounts that were opened for the first time during the reporting period.
Gross Active Accts	The total number of accounts that have been active during the reporting period within open block/reclass status.
Gross Active - %	The percentage of total cards that have been active during the reporting period.
Purchase Active	Cards that have been used for purchases within the reporting period.
Purchase Active - %	The percentage of cards that have performed a transaction during the reporting period.
Total Balances	The total month-end balance across all accounts. Includes balances from closed accounts.
Avg. Balance/Active Acct	The average balance held in gross active accounts.
Total Credit Limit	The total credit limit across all open accounts.
Avg Credit Limit	The average credit limit per open account.
% of Credit Line Used	The percentage of the total credit limit that is currently used.
Percent Revolvers	The percentage of accounts that carry a balance from month to month.
# Transactions	The total number of transactions conducted.
Sales Volume	The total dollar amount of sales transactions.
Avg Monthly Txns	The average number of transactions per purchase account.
Avg Monthly Spend	The average dollar amount spent per purchase account per month.
Avg Transaction - \$	The average dollar amount spent per transaction.
Payment Ratio	The ratio of payments made to the outstanding balance.
Avg Payment	The average payment amount per account.
Finance Charge Income	Revenue earned from interest charges on outstanding credit card balances.
Interchange Income	Revenue earned from interchange fees.
Fee Income	Revenue earned from various fees charged to cardholders, such as annual fees or late payment fees.
Total Revenue	The sum of all income sources, including finance charges, interchange fees, and other fees.
Fin. Charge Yield	The yield from financial charges as a percentage of the total balance.

The effective interchange rate as a percentage of the total spend.



Monthly Portfolio Report (MPR) Definitions Cont.



MPR Metric	MPR Definition	
Other Fees/Active Acct	The average amount of other fees charged per gross active account.	
Delinquency 30+\$	nonth-end balances on accounts that are delinquent for 30 days or more days.	
Delinquency 30+ %	The percentage of accounts that are delinquent for 30 days or more as a % of gross active accounts.	
C/O \$	Charge-offs, or the amount of debt written off as uncollectible.	
C/O %	Charge-offs, or the amount of debt written off as uncollectible divided by total balances, then annualized.	
Bill Code Rates	Rates associated with different billing codes used for categorizing transactions or charges.	
Blended APR Rate	Finance charge earned divided by statement balance annualized	



Monthly Portfolio Report (MPR) Block/Reclass Definitions

Open	Open							
Block/Reclass Code	Block Reclass Description							
	NORMAL ACCOUNT							
С	DELINQUENT							
S	TEMPORARILY LOST/STOLEN							
AA	ADDRESS IRREGULAR							
AE	ADDRESS IRREGULAR-STOP PAY							
VC	CANCELED-COLLECTION RQST							
VN	CANCELLED-DELAY BLOCK							
XA	OVERLIMIT-ADDRESS IRREGULAR							
XH	OVERLIMIT							
XS	CARD HELD-REFER TO SECURITY							
XV	CARD HELD-COLLECTIONS							
XX	CARD HELD-USER DEFINED							
Z	MONITORING							
ZB	PAYMENT FRAUD							
ZC	SECURITY MONITORING 2							
ZD	SECURITY MONITORING 3							
ZF	SECURITY MONITORING 5							
ZI	SECURITY MONITORING 8							
ZQ	MONITORING SECURITY							

Closed	
Block/Reclass Code	Block Reclass Description
B4	CARDHOLDER DECEASED
B7	BANKRUPT - CHAPTER 7
BB	RECOVERY ACCT-BANKRUPT
vx	CANCELED-CARDHOLDER RQST
SF	LOST/STOLEN-FRAUD
B5	BANKRUPT - CHAPTER 13
В0	COLLECTION ACCT-CHARGE OFF
BF	BANKRUPT FRAUD
B8	CREDIT COUNSELING
VP	CANCELED-PERMANENT
v	CANCELED-USER DEFINED
D7	BANKRUPT - CHAPTER 7
w	CANCELED-CARD HELD RECLASS
VD	CANCELED-DECEASED
B6	BANKRUPT - CHAPTER 11
B9	PAYOUT PLAN
FX	FIXED PAYMENT ACCOUNT
ss	LOST/STOLEN
VB	CANCELED-BANK REQUEST
w	CANCELED-USER DEFINED
PY	PICK-UP CARD - USER DEFINED
VO	CANCELED-USER DEFINED