

Chase Issuance Trust

Historical Trust Performance

	May-25	Apr-25	Mar-25	Feb-25	Jan-25	Dec-24
Yield - Finance Charge, Fees & Interchange	23.91%	24.37%	25.64%	25.00%	22.61%	26.30%
Plus: Yield - Collections of Discount Receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Less: Coupon	4.72%	4.65%	4.65%	4.65%	4.65%	4.65%
Servicing Fee	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Credit Losses	1.84%	1.67%	1.85%	1.68%	1.64%	1.63%
Excess Spread	15.85%	16.55%	17.64%	17.17%	14.82%	18.52%
Three Month Average Excess Spread	16.68%	17.12%	16.54%	16.84%	16.69%	17.47%
Delinquency:						
30 to 59 days	0.23%	0.26%	0.27%	0.26%	0.24%	0.23%
60 to 89 days	0.19%	0.20%	0.18%	0.19%	0.18%	0.18%
90 + days	0.43%	0.43%	0.44%	0.46%	0.46%	0.43%
Total	0.85%	0.89%	0.89%	0.91%	0.88%	0.84%
Principal Payment Rate	50.43%	49.14%	51.13%	47.18%	50.59%	53.06%
	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24
Yield - Finance Charge, Fees & Interchange	24.52%	24.94%	25.00%	24.11%	24.35%	25.09%
Plus: Yield - Collections of Discount Receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Less: Coupon	4.65%	4.65%	4.65%	4.65%	4.65%	4.65%
Servicing Fee	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Credit Losses	1.64%	1.62%	1.57%	1.64%	1.51%	1.60%
Excess Spread	16.73%	17.17%	17.28%	16.32%	16.69%	17.34%
Three Month Average Excess Spread	17.06%	16.92%	16.76%	16.78%	17.28%	17.50%
Delinquency:						
30 to 59 days	0.24%	0.25%	0.25%	0.24%	0.23%	0.24%
60 to 89 days	0.19%	0.19%	0.19%	0.18%	0.18%	0.18%
90 + days	0.44%	0.43%	0.43%	0.42%	0.42%	0.40%
Total	0.87%	0.87%	0.87%	0.84%	0.83%	0.82%
Principal Payment Rate	47.19%	49.60%	48.95%	48.85%	50.37%	48.90%