

Chase Issuance Trust

Historical Trust Performance

	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25
Yield - Finance Charge, Fees & Interchange	24.21%	24.88%	23.91%	24.37%	25.64%	25.00%
Plus: Yield - Collections of Discount Receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Less: Coupon	4.66%	4.77%	4.72%	4.65%	4.65%	4.65%
Servicing Fee	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Credit Losses	1.54%	1.69%	1.84%	1.67%	1.85%	1.68%
Excess Spread	16.51%	16.92%	15.85%	16.55%	17.64%	17.17%
Three Month Average Excess Spread	16.43%	16.44%	16.68%	17.12%	16.54%	16.84%
Delinquency:						
30 to 59 days	0.24%	0.24%	0.23%	0.26%	0.27%	0.26%
60 to 89 days	0.19%	0.17%	0.19%	0.20%	0.18%	0.19%
90 + days	0.43%	0.43%	0.43%	0.43%	0.44%	0.46%
Total	0.86%	0.84%	0.85%	0.89%	0.89%	0.91%
Principal Payment Rate	51.43%	50.62%	50.43%	49.14%	51.13%	47.18%

	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24
Yield - Finance Charge, Fees & Interchange	22.61%	26.30%	24.52%	24.94%	25.00%	24.11%
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%	1.63%	1.64%	1.62%	1.57%	1.64%
Excess Spread	14.82%	18.52%	16.73%	17.17%	17.28%	16.32%
Three Month Average Excess Spread	16.69%	17.47%	17.06%	16.92%	16.76%	16.78%
Delinquency:						
30 to 59 days	0.24%	0.23%	0.24%	0.25%	0.25%	0.24%
60 to 89 days	0.18%	0.18%	0.19%	0.19%	0.19%	0.18%
90 + days	0.46%	0.43%	0.44%	0.43%	0.43%	0.42%
Total	0.88%	0.84%	0.87%	0.87%	0.87%	0.84%
Principal Payment Rate	50.59%	53.06%	47.19%	49.60%	48.95%	48.85%