

# Chase Issuance Trust

## Historical Trust Performance

	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25
Yield - Finance Charge, Fees & Interchange	21.82%	24.96%	24.56%	24.76%	23.76%	24.06%
Plus: Yield - Collections of Discount Receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Less: Coupon	4.75%	4.75%	4.75%	4.75%	4.75%	4.66%
Servicing Fee	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Credit Losses	1.69%	1.59%	1.76%	1.44%	1.68%	1.78%
Excess Spread	13.88%	17.12%	16.55%	17.07%	15.83%	16.12%
Three Month Average Excess Spread	15.85%	16.91%	16.48%	16.34%	16.15%	16.52%
Delinquency:						
30 to 59 days	0.26%	0.25%	0.25%	0.25%	0.25%	0.24%
60 to 89 days	0.19%	0.18%	0.18%	0.20%	0.19%	0.18%
90 + days	0.43%	0.41%	0.43%	0.43%	0.41%	0.41%
Total	0.88%	0.84%	0.86%	0.88%	0.85%	0.83%
Principal Payment Rate	50.16%	52.99%	48.10%	51.42%	49.36%	50.18%

  

	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%