

Chase Issuance Trust

Historical Trust Performance

| | Aug-24 | Jul-24 | Jun-24 | May-24 | Apr-24 | Mar-24 |
|---|--------|--------|--------|--------|--------|--------|
| Yield - Finance Charge, Fees & Interchange | 24.11% | 24.35% | 25.09% | 25.50% | 24.97% | 26.14% |
| 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% | 1.51% | 1.60% | 1.53% | 1.48% | 1.49% |
| Excess Spread | 16.32% | 16.69% | 17.34% | 17.82% | 17.34% | 18.50% |
| Three Month Average Excess Spread | 16.78% | 17.28% | 17.50% | 17.89% | 17.81% | 17.01% |
| Delinquency: | | | | | | |
| 30 to 59 days | 0.24% | 0.23% | 0.24% | 0.23% | 0.24% | 0.24% |
| 60 to 89 days | 0.18% | 0.18% | 0.18% | 0.18% | 0.18% | 0.17% |
| 90 + days | 0.42% | 0.42% | 0.40% | 0.41% | 0.39% | 0.38% |
| Total | 0.84% | 0.83% | 0.82% | 0.82% | 0.81% | 0.79% |
| Principal Payment Rate | 48.85% | 50.37% | 48.90% | 51.61% | 48.90% | 50.25% |
| | Feb-24 | Jan-24 | Dec-23 | Nov-23 | Oct-23 | Sep-23 |
| Yield - Finance Charge, Fees & Interchange | 25.31% | 22.83% | 25.13% | 25.60% | 25.25% | 23.63% |
| Plus: Yield - Collections of Discount Receivables | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| Less: Coupon | 4.65% | 4.65% | 4.67% | 4.67% | 4.67% | 4.67% |
| Servicing Fee | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% | 1.50% |
| Net Credit Losses | 1.58% | 1.72% | 1.69% | 1.75% | 1.65% | 1.60% |
| Excess Spread | 17.58% | 14.96% | 17.27% | 17.68% | 17.43% | 15.86% |
| Three Month Average Excess Spread | 16.60% | 16.64% | 17.46% | 16.99% | 16.62% | 16.29% |
| Delinquency: | | | | | | |
| 30 to 59 days | 0.23% | 0.30% | 0.30% | 0.31% | 0.31% | 0.29% |
| 60 to 89 days | 0.18% | 0.23% | 0.22% | 0.22% | 0.20% | 0.20% |
| 90 + days | 0.39% | 0.54% | 0.48% | 0.46% | 0.47% | 0.46% |
| Total | 0.80% | 1.07% | 1.00% | 0.99% | 0.98% | 0.95% |
| Principal Payment Rate | 45.99% | 48.19% | 49.52% | 47.12% | 48.88% | 46.66% |