

Chase Issuance Trust

Historical Trust Performance

	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%
	Aug-23	Jul-23	Jun-23	May-23	Apr-23	Mar-23
Yield - Finance Charge, Fees & Interchange	24.05%	23.78%	24.80%	23.95%	23.94%	25.21%
Plus: Yield - Collections of Discount Receivables	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Less: Coupon	4.30%	4.30%	4.30%	4.30%	4.30%	4.30%
Servicing Fee	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Net Credit Losses	1.68%	1.55%	1.60%	1.60%	1.58%	1.62%
Excess Spread	16.57%	16.43%	17.40%	16.55%	16.56%	17.79%
Three Month Average Excess Spread	16.80%	16.79%	16.84%	16.97%	17.12%	16.69%
Delinquency:						
30 to 59 days	0.27%	0.26%	0.27%	0.24%	0.25%	0.27%
60 to 89 days	0.19%	0.19%	0.19%	0.18%	0.20%	0.18%
90 + days	0.44%	0.44%	0.42%	0.43%	0.42%	0.43%
Total	0.90%	0.89%	0.88%	0.85%	0.87%	0.88%
Principal Payment Rate	48.88%	48.59%	49.44%	49.51%	46.77%	50.83%