

**Synchrony Card Issuance Trust**  
**SYNIT Trust Performance**  
as of July 31, 2023



	<b>July 2023</b>	<b>June 2023</b>	<b>May 2023</b>	<b>3-Month Avg</b>
<b>Gross Trust Yield</b>	27.94%	28.27%	27.85%	28.02%
<b>Gross Charge-Off Rate</b>	4.86%	4.47%	4.74%	4.69%
<b>Net Charge Off Rate</b>	3.88%	3.53%	3.74%	3.72%
<b>Synchrony Series Excess Spread Percentage</b>	18.44%	19.20%	18.47%	18.70%
<b>Payment Rate</b>	23.73%	24.43%	24.25%	24.14%
<b>Delinquency Data</b>				
<b>1-29 Days Delinquent</b>	2.20%	2.18%	2.09%	2.15%
<b>30-59 Days Delinquent</b>	0.77%	0.73%	0.70%	0.74%
<b>60-89 Days Delinquent</b>	0.59%	0.56%	0.51%	0.55%
<b>90-119 Days Delinquent</b>	0.51%	0.46%	0.48%	0.48%
<b>120-149 Days Delinquent</b>	0.41%	0.44%	0.41%	0.42%
<b>150-179 Days Delinquent</b>	0.39%	0.36%	0.34%	0.36%
<b>180 or Greater Days Delinquent</b>	0.00%	0.00%	0.00%	0.00%
<b>BOP Principal Receivables (\$B)</b>	\$ 7.6	\$ 7.6	\$ 7.6	7.6