

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



	May 2023	April 2023	March 2023	3-Month Avg
<b>Gross Trust Yield</b>	27.85%	28.37%	28.15%	28.13%
<b>Gross Charge-Off Rate</b>	4.74%	4.31%	4.38%	4.48%
<b>Net Charge Off Rate</b>	3.74%	3.34%	3.33%	3.47%
<b>Synchrony Series Excess Spread Percentage</b>	18.47%	19.42%	19.13%	19.01%
<b>Payment Rate</b>	24.25%	23.77%	23.94%	23.98%
<b>Delinquency Data</b>				
<b>1-29 Days Delinquent</b>	2.09%	2.09%	1.85%	2.01%
<b>30-59 Days Delinquent</b>	0.70%	0.64%	0.69%	0.68%
<b>60-89 Days Delinquent</b>	0.51%	0.54%	0.53%	0.53%
<b>90-119 Days Delinquent</b>	0.48%	0.46%	0.45%	0.46%
<b>120-149 Days Delinquent</b>	0.41%	0.40%	0.40%	0.40%
<b>150-179 Days Delinquent</b>	0.34%	0.35%	0.31%	0.33%
<b>180 or Greater Days Delinquent</b>	0.00%	0.00%	0.00%	0.00%
<b>BOP Principal Receivables (\$B)</b>	\$ 7.6	\$ 7.5	\$ 7.5	\$ 7.6