

Form 144 Filer Information

FORM 144

**UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549****Form 144****NOTICE OF PROPOSED SALE OF SECURITIES
PURSUANT TO RULE 144 UNDER THE SECURITIES ACT OF 1933****144: Filer Information**

Filer CIK	<input type="text" value="0001191210"/>
Filer CCC	<input type="text" value="XXXXXXXX"/>
Is this a LIVE or TEST Filing?	<input checked="" type="radio"/> LIVE <input type="radio"/> TEST

Submission Contact Information

Name	<input type="text"/>
Phone	<input type="text"/>
E-Mail Address	<input type="text"/>

144: Issuer Information

Name of Issuer	<input type="text" value="Synchrony Financial"/>
SEC File Number	<input type="text" value="001-36560"/>
Address of Issuer	<input type="text" value="777 LONG RIDGE ROAD
STAMFORD
CONNECTICUT
06902-1250"/>
Phone	<input type="text" value="203 585-2400"/>
Name of Person for Whose Account the Securities are To Be Sold	<input type="text" value="NAYLOR JEFFREY G"/>

See the definition of "person" in paragraph (a) of Rule 144. Information is to be given not only as to the person for whose account the securities are to be sold but also as to all other persons included in that definition. In addition, information shall be given as to sales by all persons whose sales are required by paragraph (e) of Rule 144 to be aggregated with sales for the account of the person filing this notice.

Relationship to Issuer	<input type="text" value="Director"/>
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144: Securities Information

Title of the Class of Securities To Be Sold	<input type="text" value="Common"/>
Name and Address of the Broker	<input type="text" value="Fidelity Brokerage Services LLC
900 Salem Street
Smithfield
RI
02917"/>
Number of Shares or Other Units To Be Sold	<input type="text" value="10000"/>
Aggregate Market Value	<input type="text" value="650000.00"/>
Number of Shares or Other Units Outstanding	<input type="text" value="380650709"/>
Approximate Date of Sale	<input type="text" value="06/24/2025"/>
Name the Securities Exchange	<input type="text" value="NYSE"/>

Furnish the following information with respect to the acquisition of the securities to be sold and with respect to the payment of all or any part of the purchase price or other consideration therefor:

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	09/30/2017
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	1146
Date of Payment	09/30/2017
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2017
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	949
Date of Payment	12/31/2017
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	03/31/2018
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	935
Date of Payment	03/31/2018
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	06/30/2018
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	866
Date of Payment	06/30/2018
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	07/30/2018
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	313
Date of Payment	07/30/2018
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	09/30/2018
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	916
Date of Payment	09/30/2018
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	03/31/2019
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	409
Date of Payment	03/31/2019
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	06/30/2019
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	439
Date of Payment	06/30/2019
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	09/30/2019
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	432
Date of Payment	09/30/2019
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2019
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	493
Date of Payment	12/31/2019
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2020
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	384
Date of Payment	12/31/2020
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	03/31/2021
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	434
Date of Payment	03/31/2021
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	06/30/2021
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	313
Date of Payment	06/30/2021
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	09/30/2021
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	263
Date of Payment	09/30/2021
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2021
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	198
Date of Payment	12/31/2021
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	03/31/2022
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	169
Date of Payment	03/31/2022
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2022
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

☐

Date Donor Acquired

Amount of Securities Acquired	182
Date of Payment	12/31/2022
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	06/30/2023
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	307
Date of Payment	06/30/2023
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	09/30/2023
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	301
Date of Payment	09/30/2023
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	12/31/2023
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	258
Date of Payment	12/31/2023
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

144: Securities To Be Sold

Title of the Class	Common
Date you Acquired	03/31/2024
Nature of Acquisition Transaction	Restricted Stock Vesting
Name of Person from Whom Acquired	Issuer

Is this a Gift?

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Date Donor Acquired

Amount of Securities Acquired	293
Date of Payment	03/31/2024
Nature of Payment	Compensation

If the securities were purchased and full payment therefor was not made in cash at the time of purchase, explain in the table or in a note thereto the nature of the consideration given. If the consideration consisted of any note or other obligation, or if payment was made in installments describe the arrangement and state when the note or other obligation was discharged in full or the last installment paid.

Furnish the following information as to all securities of the issuer sold during the past 3 months by the person for whose account the securities are to be sold.

144: Securities Sold During The Past 3 Months

Nothing to Report ☒

144: Remarks and Signature

Remarks	
Date of Notice	06/24/2025
Date of Plan Adoption or Giving of Instruction, If Relying on Rule 10b5-1	01/30/2025

ATTENTION:

The person for whose account the securities to which this notice relates are to be sold hereby represents by signing this notice that he does not know any material adverse information in regard to the current and prospective operations of the Issuer of the securities to be sold which has not been publicly disclosed. If such person has adopted a written trading plan or given trading instructions to satisfy Rule 10b5-1 under the Exchange Act, by signing the form and indicating the date that the plan was adopted or the instruction given, that person makes such representation as of the plan adoption or instruction date.

Signature	/s/Wade Moss, as a duly authorized representative of Fidelity Brokerage Services LLC, as attorney-in-fact for Jeffrey Gordon Naylor
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ATTENTION: Intentional misstatements or omission of facts constitute Federal Criminal Violations (See 18 U.S.C. 1001)