

INITIAL STATEMENT OF BENEFICIAL OWNERSHIP OF SECURITIES

OMB APPROVAL	
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Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

1. Name and Address of Reporting Person* <u>Howse Curtis</u> (Last) (First) (Middle) 777 LONG RIDGE ROAD C/O CORPORATE SECRETARY (Street) STAMFORD CT 06902 (City) (State) (Zip)	2. Date of Event Requiring Statement (Month/Day/Year) 01/01/2021	3. Issuer Name and Ticker or Trading Symbol <u>Synchrony Financial [SYF]</u>	
		4. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) See remarks	5. If Amendment, Date of Original Filed (Month/Day/Year) 6. Individual or Joint/Group Filing (Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	2. Amount of Securities Beneficially Owned (Instr. 4)	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	4. Nature of Indirect Beneficial Ownership (Instr. 5)
Common Stock	49,386 ⁽¹⁾	D	

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)	4. Conversion or Exercise Price of Derivative Security	5. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date				
Employee Stock Option (right to buy)	(2)	07/31/2024	Common Stock	73,879	23	D
Employee Stock Option (right to buy)	(3)	09/17/2024	Common Stock	11,610	24.55	D
Employee Stock Option (right to buy)	(4)	04/01/2025	Common Stock	8,577	30.41	D
Employee Stock Option (right to buy)	(5)	04/01/2026	Common Stock	11,852	29.33	D
Employee Stock Option (right to buy)	(6)	04/01/2027	Common Stock	12,086	34.3	D
Employee Stock Option (right to buy)	(7)	04/01/2028	Common Stock	11,380	33.53	D

Explanation of Responses:

- Represents 15,444 shares of Synchrony Financial ("Company") common stock, 9,136 restricted stock units that will vest on March 1, 2021, 4,100 restricted stock units that will vest on April 1, 2021, 1,786 restricted stock units that will vest on October 16, 2021, 9,136 restricted stock units that will vest on March 1, 2022, 2,627 restricted stock units that will vest on April 1, 2022, 5,839 restricted stock units that will vest on March 1, 2023, and 1,317 restricted stock units that will vest on April 1, 2023. Each restricted stock unit represents a contingent right to receive one share of Company common stock.
- The reporting person was awarded 73,879 employee stock options on July 31, 2014, which vested in full on the fourth anniversary of the grant date.
- The reporting person was awarded 11,610 employee stock options on September 17, 2014, which vested in five equal annual installments of 20% each, beginning on the first anniversary of the grant date.
- The reporting person was awarded 8,577 employee stock options on April 1, 2015, which vested in five equal annual installments of 20% each, beginning on the first anniversary of the grant date.
- The reporting person was awarded 11,852 employee stock options on April 1, 2016, which vest in five equal annual installments of 20% each, beginning on the first anniversary of the grant date.
- The reporting person was awarded 12,086 employee stock options on April 1, 2017, which vest in five equal annual installments of 20% each, beginning on the first anniversary of the grant date.
- The reporting person was awarded 11,380 employee stock options on April 1, 2018, which vest in five equal annual installments of 20% each, beginning on the first anniversary of the grant date.

Remarks:

Executive Vice President and Chief Executive Officer-Payment Solutions and Chief Commercial Officer Exhibit List: Exhibit 24 - Power of Attorney

/s/ Curtis Howse

01/08/2021

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 5 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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