

1. Name and Address of Reporting Person * <u>Casellas Alberto</u> (Last) (First) (Middle) <u>777 LONG RIDGE ROAD</u> <u>C/O CORPORATE SECRETARY</u> (Street) <u>STAMFORD</u> <u>CT</u> <u>06902</u> (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Synchrony Financial [SYF]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner ☒ Officer (give title below) Other (specify below) <u>See remarks</u>
	3. Date of Earliest Transaction (Month/Day/Year) <u>11/03/2025</u>	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	6. Individual or Joint/Group Filing (Check Applicable Line) ☒ Form filed by One Reporting Person Form filed by More than One Reporting Person

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			

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

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
<u>Phantom Stock Units</u>	<u>(I)</u>	<u>11/03/2025</u>		<u>I</u>			<u>11,706</u>	<u>(2)</u>	<u>(2)</u>	<u>Common Stock</u>	<u>11,706</u>	<u>(3)</u>	<u>11,707</u>	<u>D</u>	

Explanation of Responses:

1. Phantom stock units held by the Reporting Person in the Synchrony Financial Restoration Plan, an excess benefit plan pursuant to Rule 16b-3(b)(2) (the "Restoration Plan"). Each phantom stock unit is the economic equivalent of one share of Synchrony Financial common stock.

2. Phantom stock units acquired under the Restoration Plan will be settled, in cash, the month following the six-month anniversary of the Reporting Person's separation from Synchrony Financial unless otherwise provided by the terms of the Restoration Plan or elected by the Reporting Person.

3. The Reporting Person transferred the cash value of 11,706 phantom stock units to an alternative investment option within the Reporting Person's Restoration Plan account. The disposition was valued based on the closing price of Synchrony Financial common stock on November 3, 2025, \$74.01.

Remarks:

EVP, CEO--Health & Wellness

/s/ Danielle Do as attorney in fact 11/05/2025

** 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 4 (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.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.