

ABOUT SYNCHRONY FINANCIAL

Synchrony Financial (NYSE: SYF) is one of the nation's premier consumer financial services companies. Our roots in consumer finance trace back to 1932, and today we are the largest provider of private label credit cards in the United States based on purchase volume and receivables.* We provide a range of credit products through programs we have established with a diverse group of national and regional retailers, local merchants, manufacturers, buying groups, industry associations and healthcare service providers to help generate growth for our partners and offer financial flexibility to our customers. Through our partners' over 365,000 locations across the United States and Canada, and their websites and mobile applications, we offer our customers a variety of credit products to finance the purchase of goods and services. Synchrony Financial offers private label and co-branded Dual Card™ credit cards, promotional financing and installment lending, loyalty programs and FDIC-insured savings products through Synchrony Bank. More information can be found at www.synchronyfinancial.com, facebook.com/SynchronyFinancial, www.linkedin.com/company/synchrony-financial and twitter.com/SYFNews.

- 85 years of history, built one customer at a time
- More than 69 million average active customer accounts
- \$125 billion in financed sales in 2016
- More than 15,000 employees — each integral to our business
- More than \$51 billion in deposits in FDIC-insured CDs, money market accounts and savings

STRONGER CONNECTIONS. BROADER ENGAGEMENT.

We've built relationships with national and regional retailers, healthcare providers, manufacturers and more. We serve hundreds of thousands of partner locations across the U.S. and Canada, and each one is important to us.

Our financial expertise spans key product areas, including apparel, electronics and appliances, home furnishings, automotive, power products and sports, jewelry and luxury, other retail, elective healthcare procedures and services, and more.

Our investments in technology across multiple platforms — in-store, online and mobile—allow us to engage consumers when and where they want. Our programs and tools strengthen the relationship between our business partners and their customers, driving growth and opportunity across the board.

* Source: The Nilson Report (May 2016, Issue # 1087)—based on 2015 data.