October 23, 2025

Synchrony Announces Quarterly Common Stock Dividend of $0.30 Per Share

Company also declares preferred stock dividends

STAMFORD, Conn., Oct. 23, 2025 /PRNewswire/ -- Synchrony Financial (NYSE: SYF) announced today that its Board of Directors declared a quarterly cash dividend of $0.30 per share of common stock, payable on November 17, 2025, to holders of record at the close of business on November 5, 2025.

The Board of Directors also declared a quarterly cash dividend on the outstanding shares of its 5.625% Fixed Rate Non-Cumulative Perpetual Preferred Stock, Series A (the "Series A Preferred Stock") and 8.250% Fixed Rate Reset Non-Cumulative Perpetual Preferred Stock, Series B (the "Series B Preferred Stock"). Each outstanding share of the Series A Preferred Stock and Series B Preferred Stock is represented by depositary shares, each representing a 1/40th interest in a share. The dividends of approximately $14.06 per share on the Series A Preferred Stock (equivalent to $0.351563 per outstanding depositary share) and approximately $20.63 per share on the Series B Preferred Stock (equivalent to $0.515625 per outstanding depositary share) are payable on November 17, 2025 to holders of record at the close of business on November 5, 2025.

About Synchrony

Synchrony (NYSE: SYF) is a leading consumer financing company at the heart of American commerce and opportunity. From health to home, auto to retail, our Synchrony products have been serving the needs of people and businesses for nearly 100 years. We provide responsible access to credit and banking products to support healthier financial lives for tens of millions of people, enabling them to access the things that matter to them. Additionally, through our innovative products and experiences, we support the growth and operations of some of the country's most respected brands, as well as more than 400,000 small and midsize businesses and health and wellness providers that Americans rely on. Synchrony is proud to be ranked as the country's #2 Best Company to Work or® by Fortune magazine and Great Place to Work®. For more information, visitwww.synchrony.com.

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