

July 6, 2016



Synchrony Financial to Announce Second Quarter 2016 Financial Results on July 22, 2016

STAMFORD, Conn.--(BUSINESS WIRE)-- Synchrony Financial (NYSE: [SYF](#)) plans to report its second quarter 2016 results before the market opens on Friday, July 22, 2016. The earnings release and presentation materials will be available on Synchrony Financial's corporate website at www.investors.synchronyfinancial.com. A conference call to discuss Synchrony Financial's results will be held at 8:30 a.m. Eastern Time on that day. The conference call can be accessed via an audio webcast through the Investor Relations section of the website, under Events and Presentations. A replay will be available on the website or by dialing (888) 843-7419 (U.S. domestic) or (630) 652-3042 (international), passcode 22016#, and can be accessed beginning approximately two hours after the event through August 5, 2016.

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 350,000 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 (formerly GE Capital Retail Finance) 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.

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

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