



The relative strengths and weaknesses of Synchrony Financial are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Synchrony Financial compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Synchrony Financial is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 72%, being 10% points below the market average of 82%.

Input Variable	Value in 1000 USD
Cash and Current Assets	11,524,000
Cost of Goods Sold	0
Debt	15,775,000
Deposits and Payables to Customers	4,690,000
Depreciation Interest and Fees Expenses	0
Intangible Assets	2,203,000
Investment Income	0
Investments	71,607,000
Labor Expense	0
Loans Income	0
Loans Payable	0
Operating Expenses	0
Operating and Employee Liabilities	0
Other Assets	10,614,000
Other Compr. Net Income	7,000
Other Expenses	412,000
Other Liabilities	62,782,000
Other Net Income	1,797,000
Other Revenues	0
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	83,247,000
Assets	95,948,000
Expenses	412,000
Revenues	0
Stockholders Equity	12,701,000
Net Income	1,385,000
Comprehensive Net Income	1,392,000
ECR before Limited Liability	8.6%
Economic Capital Ratio	72%