



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 13% points. The greatest weakness of Synchrony Financial is the variable Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 72%, being 18% points below the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	14,259,000
Cost of Goods Sold	0
Debt	15,982,000
Deposits and Payables to Customers	6,334,000
Depreciation Interest and Fees Expenses	842,000
Intangible Assets	1,833,000
Investment Income	0
Investments	96,216,000
Labor Expense	1,884,000
Loans Income	0
Loans Payable	0
Operating Expenses	712,000
Operating and Employee Liabilities	0
Other Assets	5,171,000
Other Compr. Net Income	-609,000
Other Expenses	1,320,000
Other Liabilities	81,260,000
Other Net Income	7,373,000
Other Revenues	289,000
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	103,576,000
Assets	117,479,000
Expenses	4,758,000
Revenues	289,000
Stockholders Equity	13,903,000
Net Income	2,904,000
Comprehensive Net Income	2,295,000
ECR before Limited Liability	8.4%
Economic Capital Ratio	72%