



The relative strengths and weaknesses of Navient CORP 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 Navient CORP compared to the market average is the variable Expenses, increasing the Economic Capital Ratio by 3.9% points. The greatest weakness of Navient CORP is the variable Long-term Liabilities, reducing the Economic Capital Ratio by 116% points.

The company's Economic Capital Ratio, given in the ranking table, is 51%, being 93% points below the market average of 145%.

Input Variable	Value in 1000 USD
Assets, Current	1,253,000
Brokerage and Advisory Commissions	0
Commissions and Advisory Fees	0
Financial Securities	0
General and Administrative Expense	0
Goodwill And Intangible Assets	0
Interest Income	0
Labor Expense	500,000
Liabilities, Current	2,334,000
Long-term Liabilities	112,368,000
Operating Expenses	0
Other Assets	119,883,000
Other Compr. Net Income	57,000
Other Expenses	914,000
Other Liabilities	2,711,000
Other Net Income	1,276,000
Other Revenues	819,000
Payables	0
Receivables	0
Revenue from Contract with Customer	0
Securities Repurchase Agreements	0
Trading Gains and Losses	0

Output Variable	Value in 1000 USD
Assets	121,136,000
Liabilities	117,413,000
Expenses	1,414,000
Revenues	819,000
Stockholders Equity	3,723,000
Net Income	681,000
Comprehensive Net Income	738,000
ECR before Limited Liability	3.5%
Economic Capital Ratio	51%