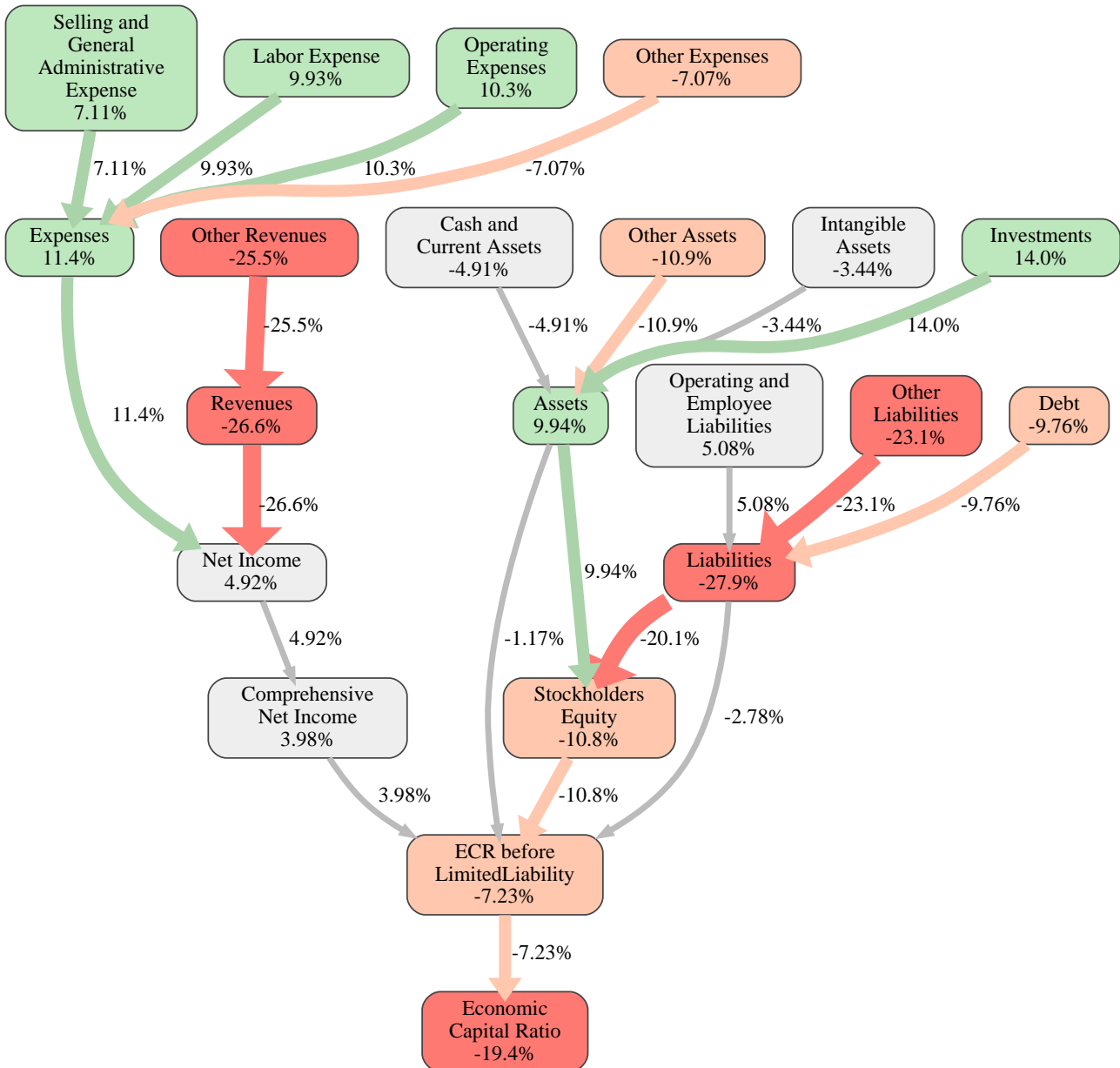




RealRate

FINANCE SERVICES 2018

Synchrony Financial
Rank 41 of 55





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 14% points. The greatest weakness of Synchrony Financial is the variable Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 74%, being 19% points below the market average of 93%.

Input Variable	Value in 1000 USD
Cash and Current Assets	11,602,000
Cost of Goods Sold	0
Debt	20,799,000
Deposits and Payables to Customers	4,287,000
Depreciation Interest and Fees Expenses	629,000
Intangible Assets	1,740,000
Investment Income	0
Investments	76,373,000
Labor Expense	1,314,000
Loans Income	0
Loans Payable	0
Operating Expenses	373,000
Operating and Employee Liabilities	0
Other Assets	6,093,000
Other Compr. Net Income	-1,400,000
Other Expenses	1,431,000
Other Liabilities	56,488,000
Other Net Income	6,783,000
Other Revenues	288,000
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	81,574,000
Assets	95,808,000
Expenses	3,747,000
Revenues	288,000
Stockholders Equity	14,234,000
Net Income	3,324,000
Comprehensive Net Income	1,924,000
BaseVar	94,800,000
ECR before LimitedLiability	10%
Economic Capital Ratio	74%