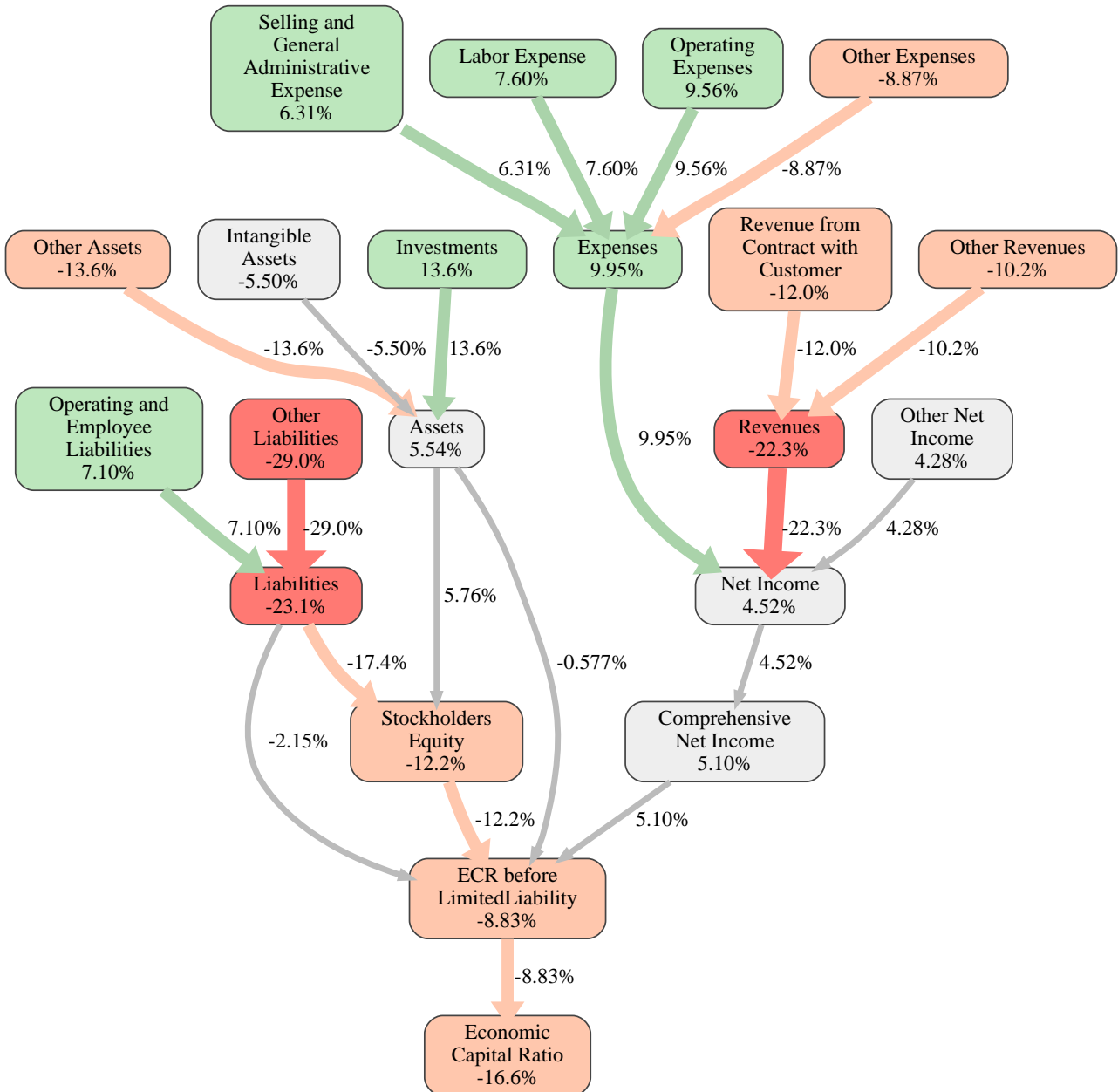




RealRate

FINANCE SERVICES 2023

Synchrony Financial
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FINANCE SERVICES 2023

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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 Other Liabilities, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 73%, being 17% points below the market average of 90%.

Input Variable	Value in 1000 USD
Cash and Current Assets	10,294,000
Cost of Goods Sold	0
Debt	14,191,000
Deposits and Payables to Customers	5,765,000
Depreciation Interest and Fees Expenses	832,000
Intangible Assets	2,392,000
Investment Income	0
Investments	87,822,000
Labor Expense	1,681,000
Loans Income	0
Loans Payable	0
Operating Expenses	623,000
Operating and Employee Liabilities	0
Other Assets	4,056,000
Other Compr. Net Income	-1,002,000
Other Expenses	1,201,000
Other Liabilities	71,735,000
Other Net Income	7,919,000
Other Revenues	380,000
Revenue from Contract with Customer	0
Selling and General Administrative Expense	0

Output Variable	Value in 1000 USD
Liabilities	91,691,000
Assets	104,564,000
Expenses	4,337,000
Revenues	380,000
Stockholders Equity	12,873,000
Net Income	3,962,000
Comprehensive Net Income	2,960,000
BaseVar	104,946,500
ECR before LimitedLiability	9.6%
Economic Capital Ratio	73%