





RealRate

BROKERS 2016

Navient CORP
Rank 91 of 94

NAVIENT

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 4.1% points. The greatest weakness of Navient CORP is the variable Long-term Liabilities, reducing the Economic Capital Ratio by 118% points.

The company's Economic Capital Ratio, given in the ranking table, is 51%, being 84% points below the market average of 135%.

| Input Variable | Value in 1000 USD |
|-------------------------------------|-------------------|
| Assets, Current | 1,594,000 |
| 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 | 467,000 |
| Liabilities, Current | 2,570,000 |
| Long-term Liabilities | 124,833,000 |
| Operating Expenses | 0 |
| Other Assets | 132,518,000 |
| Other Compr. Net Income | -60,000 |
| Other Expenses | 1,099,000 |
| Other Liabilities | 2,710,000 |
| Other Net Income | 1,661,000 |
| Other Revenues | 902,000 |
| 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 | 134,112,000 |
| Liabilities | 130,113,000 |
| Expenses | 1,566,000 |
| Revenues | 902,000 |
| Stockholders Equity | 3,999,000 |
| Net Income | 997,000 |
| Comprehensive Net Income | 937,000 |
| BaseVar | 134,207,000 |
| ECR before LimitedLiability | 3.5% |
| Economic Capital Ratio | 51% |