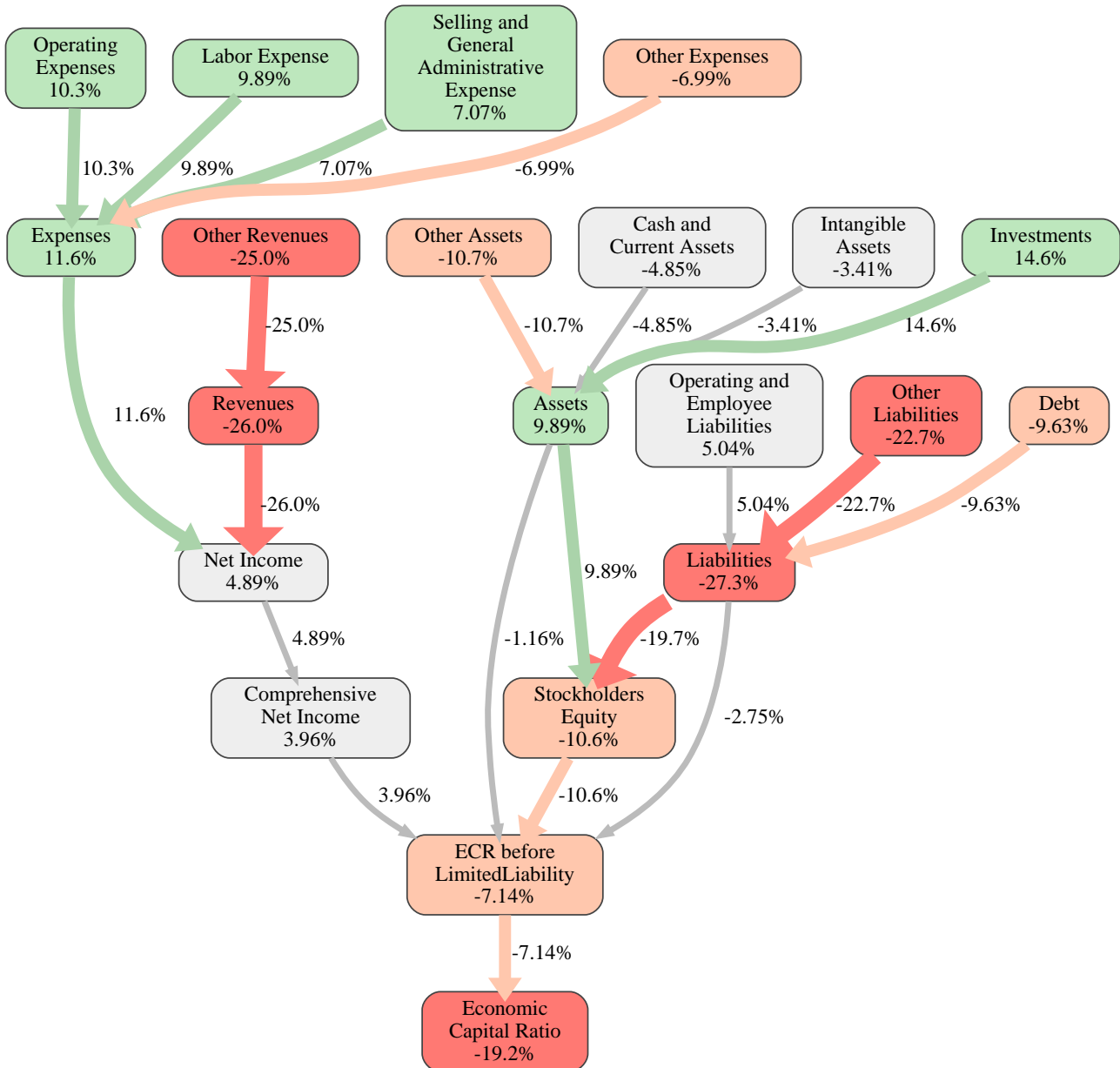




RealRate

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 15% points. The greatest weakness of Synchrony Financial is the variable Liabilities, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 65%, being 19% points below the market average of 84%.

| 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 | 65% |