Revenue from Contract with Customer
-5.07%

Trading Gains and Losses
-4.91%

-5.07%　-4.91%

Revenues
-13.6%

Assets, Current
-19.0%

Other Assets
-68.4%

Receivables
172%

Financial Securities
-7.75%

Goodwill And Intangible Assets
-5.65%

-19.0%　-68.4%　172%　-7.75%　-5.65%

Other Net Income
-5.36%

Expenses
11.2%

Payables
5.76%

Securities Repurchase Agreements
5.64%

Liabilities, Current
6.34%

Other Liabilities
5.74%

Long-term Liabilities
-188%

Assets
-32.1%

-13.6%

-5.36%　11.2%

5.76%　5.64%　6.34%　5.74%　-188%

Net Income
-7.83%

Liabilities
-121%

-38.5%

-7.83%

-77.4%

Comprehensive Net Income
-7.65%

Stockholders Equity
-116%

-7.65%　-116%

Economic Capital Ratio
-148%

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 Receivables, increasing the Economic Capital Ratio by 172% points.The greatest weakness of Navient Corp is the variable Long-term Liabilities, reducing the Economic Capital Ratio by 188% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.7%, being 148% points below the market average of 153%.

Input Variable	Value in 1000 USD
Assets, Current	905,000
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	569,000
Liabilities, Current	2,490,000
Long-term Liabilities	74,488,000
Operating Expenses	0
Other Assets	6,888,000
Other Compr. Net Income	141,000
Other Expenses	913,000

Output Variable	Value in 1000 USD
Assets	80,605,000
Liabilities	77,997,000
Expenses	1,482,000
Revenues	806,000
Stockholders Equity	2,608,000
Net Income	717,000
Comprehensive Net Income	787,500
Economic Capital Ratio	4.7%

RealRate

NAVIENT

Input Variable	Value in 1000 USD
Other Liabilities	1,019,000
Other Net Income	1,393,000
Other Revenues	806,000
Payables	0
Receivables	72,812,000
Revenue from Contract with Customer	0
Securities Repurchase Agreements	0
Trading Gains and Losses	0