# SYNCHRONY FINANCIAL ISIN: US87165B1035 WKN: 87165B103

Asset Class: Stock



## **Company Profile**

Synchrony Financial engages in the provision of consumer financial services. It focuses on digital, health and wellness, retail, telecommunications, home, auto, outdoor, pet, and other industries. The company was founded on September 12, 2003 and is headquartered in Stamford, CT.

## Financial figures, Fiscal year: from 01.01. to 31.12.

	2023		2022		2021	
Financial figures	Assets Liabilities and equity		Assets Liabilities and equity		Assets Liabilities and equity	
Current assets	-		-		-	
Common stock capital		1,000,000		1,000,000		1,000,000
Fixed assets	-		-		-	
Equity capital of a company		13,903,000,000		12,873,000,000		13,655,000,000
Cash and cash equivalents	14,259,000,000		10,294,000,000		8,300,000,000	
Accrued liabilities		0		0		0
Other assets	-		-		-	
Current liabilities		-		-		-
Prepayments and accrued income	-		-		-	
Non-current liabilities		-		-		-
Different income		-		-		-
Other liabilities		6,441,000,000		5,765,000,000		5,316,000,000
Total assets	117,479,000,000	117,479,000,000	104,564,000,000	104,564,000,000	95,748,000,000	95,748,000,000

#### **Balance notes**

	2023	2022	2021
Accounting standard	US-GAAP	US-GAAP	US-GAAP
Employees	20,000	18,500	18,000
Equity ratio	11.83%	12.31%	14.26%
Debt-equity ratio	744.99%	712.27%	601.19%

## Others

	2023	2022	2021
Tax Expense Rate	22.93%	23.88%	23.30%

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# Income statement

	2023	2022	2021
Turnover	17,338,000,000	13,195,000,000	11,224,000,000
Net income	2,238,000,000	3,016,000,000	4,221,000,000
EBIT	-15,536,635,800	-11,548,349,400	-8,477,842,800
Operating income before taxes	2,904,000,000	3,962,000,000	5,503,000,000
Cash Flow	8,593,000,000	6,694,000,000	7,099,000,000
Net interest income	19,951,000,000	16,633,000,000	14,805,000,000
Research and development expenses	-	-	-
Income taxes	666,000,000	946,000,000	1,282,000,000
Result from investments in subsidaries, associates and other	0	0	0
Revenues per employee	790,093	650,050	568,309

#### **Board of Directors**

# Members of Management Board

Jeffrey Naylor	Chairman of Board of Directors
Ellen Zane	Member of Board of Directors
Arthur Coviello	Member of Board of Directors
Fernando Aguirre	Member of Board of Directors
Kamila Chytil	Member of Board of Directors
Laurel Richie	Member of Board of Directors
P. Parker	Member of Board of Directors
Paget Alves	Member of Board of Directors
Roy Guthrie	Member of Board of Directors
Alberto Casellas	Member of Executive Committee
Bart Schaller	Member of Executive Committee
Brian D. Doubles	Member of Executive Committee
Brian J. Wenzel, Sr.	Member of Executive Committee
Carol Juel	Member of Executive Committee
Curtis Howse	Member of Executive Committee
DJ Casto	Member of Executive Committee
Dana Randell	Member of Executive Committee
Jonathan S. Mothner	Member of Executive Committee
Maran Nalluswami	Member of Executive Committee
Max Axler	Member of Executive Committee
Michael Bopp	Member of Executive Committee
Susan Bishop	Member of Executive Committee
Trish Mosconi	Member of Executive Committee