

Synchrony Financial (SYF)

Financial Services / Financial - Credit Services · New York Stock Exchange

Generated: 2026-Oct-18 · Market data through: 2026-10-16

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$73.68	\$24.0B	\$88.77	7.5	52.3%	21%	8/9	+5.3%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	3.5M	\$63.08	1.26	18.6%	3%	0.8	+161.4%

Synchrony Financial, along with its various subsidiaries, functions as a leading provider of consumer financial services across the United States. The company offers a comprehensive range of credit products, encompassing diverse credit card options such as private label, co-branded, and general-purpose cards, alongside commercial credit solutions and consumer installment loans for both short and long durations. Additionally, Synchrony provides consumer banking services, including a variety of deposit products like certificates of deposit, individual retirement accounts, money market accounts, and savings accounts. These are made available to both individual consumers and commercial entities, with deposits also accepted via external securities brokerage firms. Beyond core credit and banking, Synchrony extends debt cancellation programs to its credit card clientele through online, mobile, and direct mail channels. It is also a significant player in specialized financing, offering healthcare payment and funding solutions under its CareCredit, Pets Best, and Walgreens brands. The firm further provides payment and financing options to industries like apparel, specialty retail, outdoor, music, and luxury, as well as point-of-sale consumer financing for audiology products and dental services. Synchrony delivers its credit offerings through collaborative programs established with a broad network of national and regional retailers, local merchants, manufacturers, buying groups, industry associations, and healthcare service providers. Its deposit products reach customers through various avenues, including digital and print media. The company's services cater to a wide array of sectors, including digital, health and wellness, retail, home, auto, powersports, jewelry, and pet industries, among others. Established in 1932, Synchrony Financial's corporate headquarters are located in Stamford, Connecticut.

SECTOR Financial Services INDUSTRY Financial - Credit Services EXCHANGE NYSE MARKET CAP \$24.0B EMPLOYEES 20,000 (SEC-filed) CEO Brian D. Doubles
IPO 2014-07-31 COUNTRY US
777 Long Ridge Road, Stamford, CT 06902 · Tel 203 585 2400 · [synchrony.com](https://www.synchrony.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

56 / 100

Street mean **\$87.70** (10 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

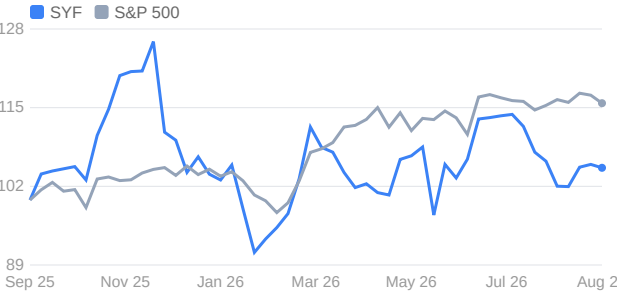
ROUTINE SELLING — LOW SIGNAL

\$27M sold / 6 mo, zero open-market buys

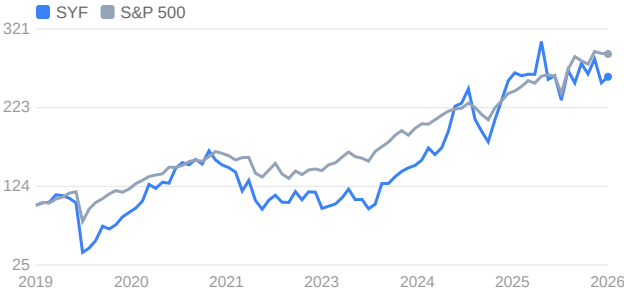
2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · SYF +5.3% · S&P 500 +15.9% · spread -10.6pp



7 Years vs S&P 500 · SYF +161.4% · S&P 500 +189.9% · spread -28.5pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

56

OF 100

Score Breakdown

Profitability	66/100
Growth	43/100
Momentum	73/100
Quality	78/100
Earnings Quality	65/100
Balance Sheet	58/100
Value	87/100
Risk (safety)	100/100
Overall	55.8/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
GPN	23
AFRM	67
SOFI	11
PYPL	64
ALLY	44
FCFS	72
SYF	56

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

56 / 100

IS Score 55.8 / 100 · -11.3 from peak of 67

Quarter	Business Quality
23 Q1	56
23 Q2	54
23 Q3	55
23 Q4	54
24 Q1	66
24 Q2	67
24 Q3	65
24 Q4	58
25 Q1	59
25 Q2	59
25 Q3	54
25 Q4	59
26 Q1	56

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

LEAN BULLISH

Technical Score 55 / 100 · Power +10 · 13 of 22 indicator votes bullish

Date	Price Structure
07-23	55
08-13	67
09-03	55
09-25	55
10-16	55

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

Both readings sit above the midpoint — business quality at 56 and price structure at 55 out of 100 — so they are not in conflict. The fundamentals and the tape are saying the same thing, which is the case in which either one alone would have been enough.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 75 and holds two consecutive quarters	now 55.8	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 58 → 53 → 59 → 56	the direction matters more than the level
Technical vote share back above 50%	now 64%	price structure no longer broken
Institutional holder count rises two quarters running	peak 1,008 → now 1,008	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

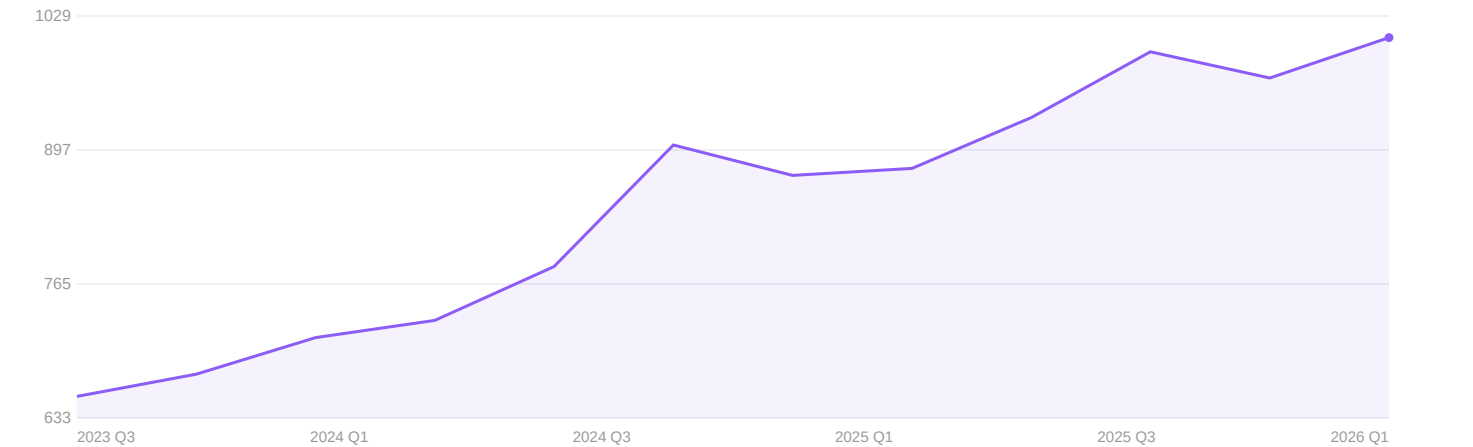
SITE CONVERGENCE SCORE 2 of 4 top 13% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 2 buys 2026-06-02	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1028 up / 1038 down net -10 funds	INSTITUTIONS ADDED (13F) 40 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 1,008 · latest 1,008 (+0 from peak).

QUARTER	HOLDERS	13F SHARES	VALUE	REPORTED OWN%	GUARD
2026 Q2	1,008	347.3M	\$26.0B	104.8%	ex-outlier 95.5%
2026 Q1	968	347.1M	\$23.4B	104.8%	ex-outlier 94.6%
2025 Q4	994	361.7M	\$29.8B	109.2%	
2025 Q3	929	368.1M	\$25.9B	111.1%	
2025 Q2	879	382.2M	\$25.3B	115.4%	
2025 Q1	872	381.2M	\$20.0B	115.1%	
2024 Q4	902	378.9M	\$24.4B	114.4%	
2024 Q3	782	382.3M	\$19.0B	115.4%	
2024 Q2	729	388.9M	\$17.8B	117.4%	
2024 Q1	712	392.3M	\$16.6B	118.4%	
2023 Q4	676	392.5M	\$14.7B	118.5%	
2023 Q3	654	392.0M	\$12.1B	118.3%	

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

Why 2026-06 reads 104.83%. Institutions cannot hold more of a company than exists. The reported 347.3M shares exceed the 331.3M outstanding, and a single filer accounts for the excess: **BlackRock, Inc.** reports 30,893,517 shares against 30,479,074 the prior quarter, a 1x jump, which alone would be 9.3% of the company. Excluding that filing, ownership is 95.5%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

Why 2026-03 reads 104.78%. Institutions cannot hold more of a company than exists. The reported 347.1M shares exceed the 331.3M outstanding, and a single filer accounts for the excess: **Capital World Investors** reports 33,796,907 shares against 38,326,315 the prior quarter, a 1x jump, which alone would be 10.2% of the company. Excluding that filing, ownership is 94.6%. We publish both figures. 13F filings are due 45 days after quarter end and amendments keep arriving after that, so the newest quarter is provisional by construction - this is what an unsettled quarter looks like.

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8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Coviello Arthur W Jr	director	2026-09-30	A-Award	846	\$0.06M	27,012
Alves Paget Leonard	director	2026-09-30	A-Award	846	\$0.06M	53,380
Aguirre Fernando	director	2026-09-30	A-Award	846	\$0.06M	31,119
Colao Daniel O	director	2026-09-30	A-Award	846	\$0.06M	6,528
Naylor Jeffrey G	director	2026-09-30	A-Award	1,287	\$0.09M	66,904
Zane Ellen M	director	2026-09-30	A-Award	846	\$0.06M	33,087
Richie Laurel	director	2026-09-30	A-Award	846	\$0.06M	52,670
Parker P.W.	director	2026-09-30	A-Award	846	\$0.06M	35,333

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	19	384,844	\$26.6M	Counted
M — Exercises (paired A/D)	5	90,062	\$3.1M	None — mechanics
F — Tax withholding	14	157,802	\$10.9M	None — compensation
P — Open-market purchases	0	0	\$0	Counted — none occurred

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL Routine Selling — Low Signal	OPEN-MARKET SELLS \$26.6M 19 txns / 6 mo	OPEN-MARKET BUYS \$0.0M 0 txns / 6 mo	CLUSTER None active 3+ insiders / 21 days
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10 CONGRESSIONAL TRADING EDGE · STOCK Act

MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-06-02	2026-07-08
Josh Gottheimer	House	SELL	\$15,001 - \$50,000	2026-04-09	2026-05-20
Josh Gottheimer	House	SELL	\$15,001 - \$50,000	2026-04-09	2026-05-20
Alan Armstrong	Senate	BUY	\$1,001 - \$15,000	2026-03-27	2026-07-21
James Inhofe	Senate	SELL	\$50,001 - \$100,000	2017-03-02	2017-03-29
James Inhofe	Senate	SELL	\$50,001 - \$100,000	2017-03-02	2017-03-28

HOUSE 12-MO 4 trades 1 purchases	SENATE 12-MO 1 trades 1 purchases	COVERAGE STOCK Act filings 30-45 day disclosure lag	
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11 INSTITUTIONAL OWNERSHIP & 13F FLOW live 13F data

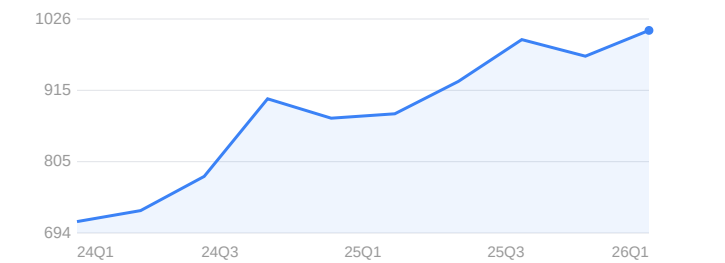
13F FILERS (LAST COMPLETE Q) 968	13F SHARES 347M 104.8% of shares out	NEW / CLOSED 121 / 127 positions, QoQ	INCREASED / REDUCED 344 / 379 positions, QoQ
PUT/CALL (13F) 0.96 option positions	FREE FLOAT 99.5% 324M sh		

2.8 · Largest Reporting 13F Managers

MANAGER	SHARES	VALUE
Artemis Investment Management Llp	512,567	\$36M
Wedge Capital Management L L P/Nc	478,258	\$34M
Gateway Investment Advisers Llc	460,591	\$33M
Asr Vermogensbeheer N.V.	193,089	\$14M
Davenport & Co Llc	188,573	\$13M
Fjarde Ap-Fonden /Fourth Swedish N	123,182	\$9M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

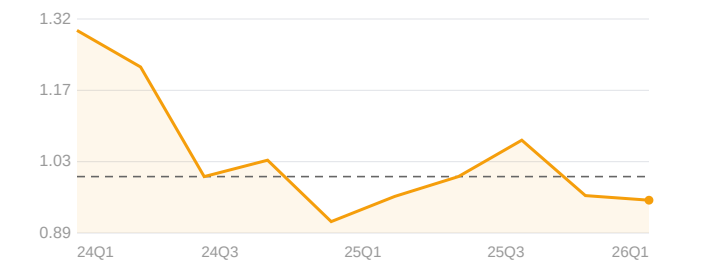
13F Filers Holding SYF — quarterly



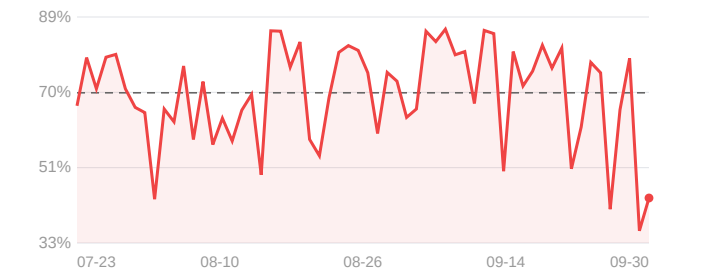
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.0%	\$733M
VTI	0.0%	\$733M
VTSAX	0.0%	\$733M
VSMPX	0.0%	\$733M
VFINX	0.0%	\$606M
VOO	0.0%	\$606M

Institutional Put/Call — quarterly



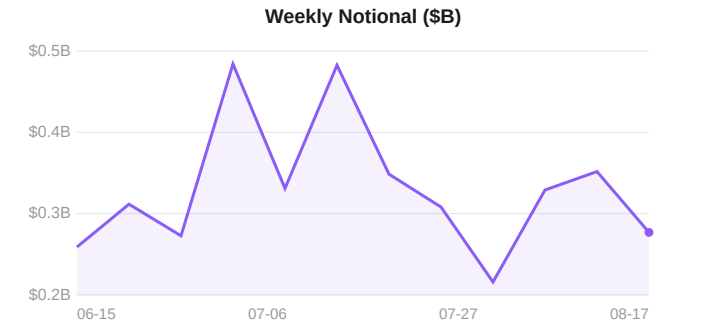
12 SHORT VOLUME — DAILY, 60 SESSIONS EDGE · live FINRA feed



Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 43.8% 2026-10-15	20-DAY AVG 68.3% 50-day 70.0%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 42% · N: 78% · B: 39% latest session
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13 DARK POOL ACTIVITY EDGE · live ATS data



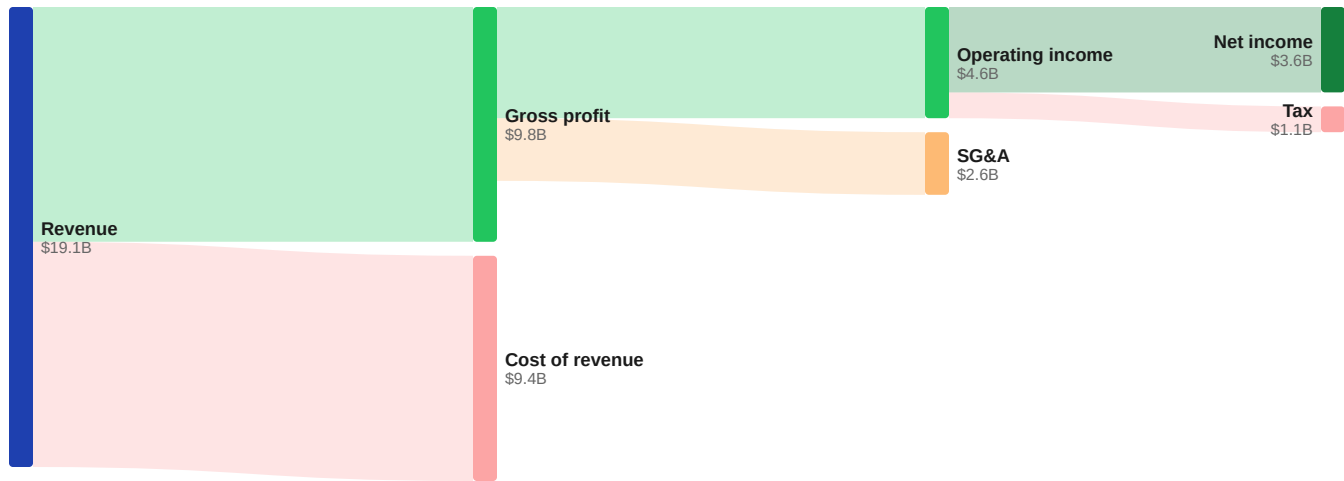
Where SYF Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	5.2M	56 sh
Ubsa Ubs Ats	4.1M	59 sh
Mstx Ms Trajectory Cross (Ats-1)	3.8M	74 sh
Ebxl Level Ats	2.9M	36 sh
Sgmt Sigma X2	2.9M	60 sh
Mlix Instinct X	1.8M	79 sh

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14 REVENUE FLOW — FY2025

live income data



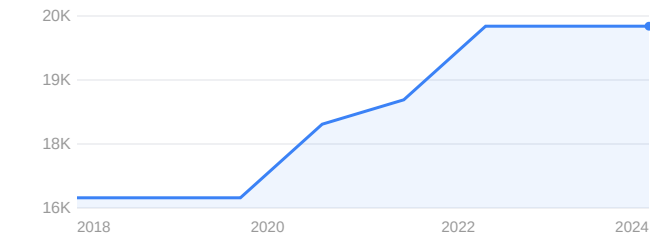
Where a dollar of Synchrony Financial revenue goes. All values FY2025 filings, live. Product segmentation not yet parsed for this symbol — revenue shown unsegmented.

15 MOAT & COMPETITIVE POSITION

LIVE MODEL · 47/100 WEAK



3.8 · Employees (SEC filings)



16 CORPORATE INFORMATION — KEY OFFICERS

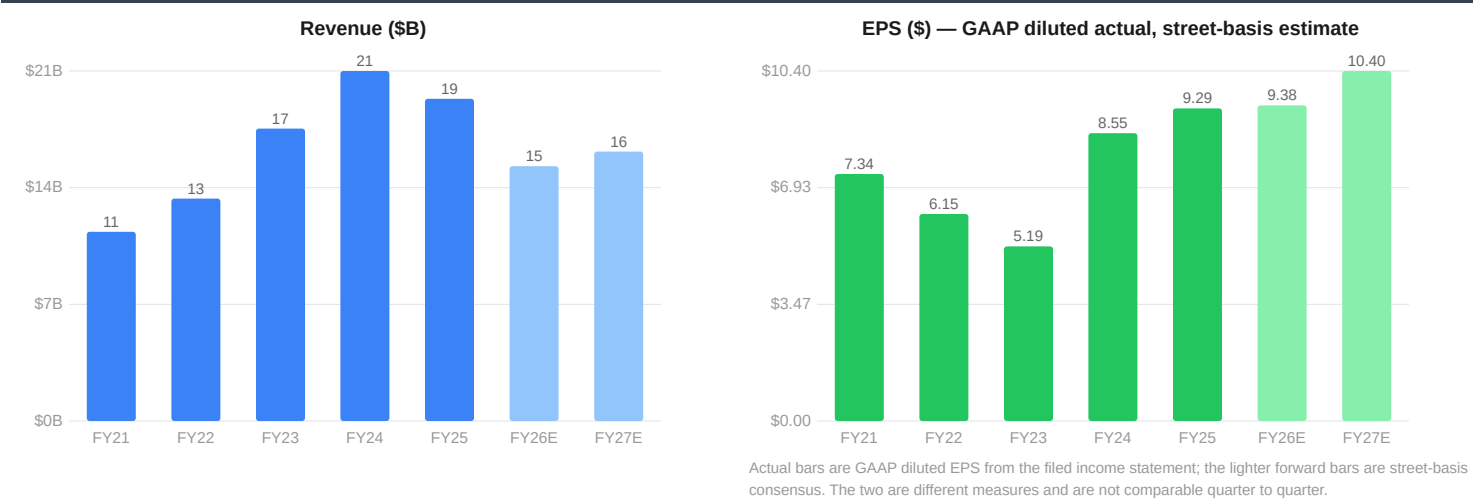
20,000 employees

OFFICER	TITLE
Brian D. Doubles	President, Chief Executive Officer & Director
Brian J. Wenzel	Executive Vice President & Chief Financial Officer
Jonathan S. Mothner	Executive Vice President & Chief Risk and Legal Officer
Carol D. Juel	Executive VP & CEO of Digital Platform

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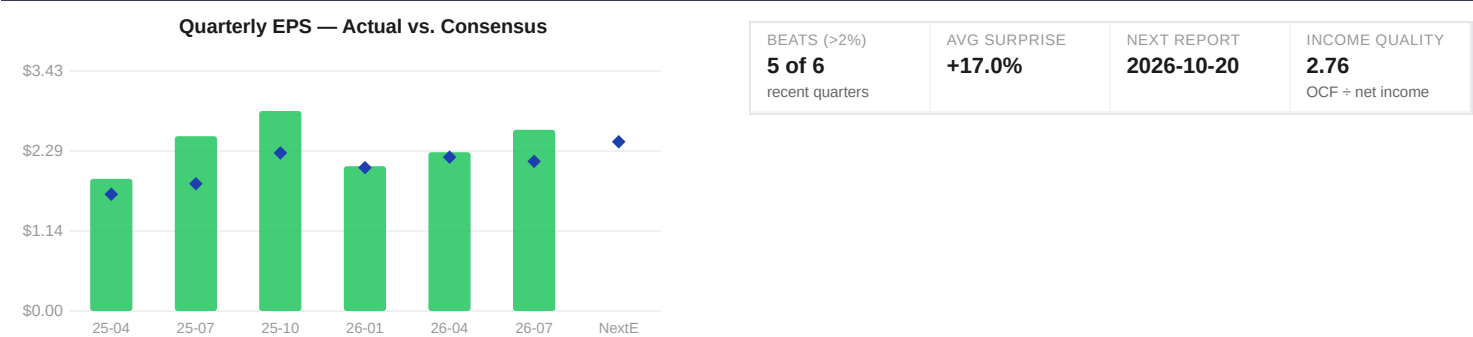
17 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus



18 ESTIMATE VS. ACTUAL & SURPRISES

live data



19 REPORTED VS. CONSENSUS — FULL HISTORY

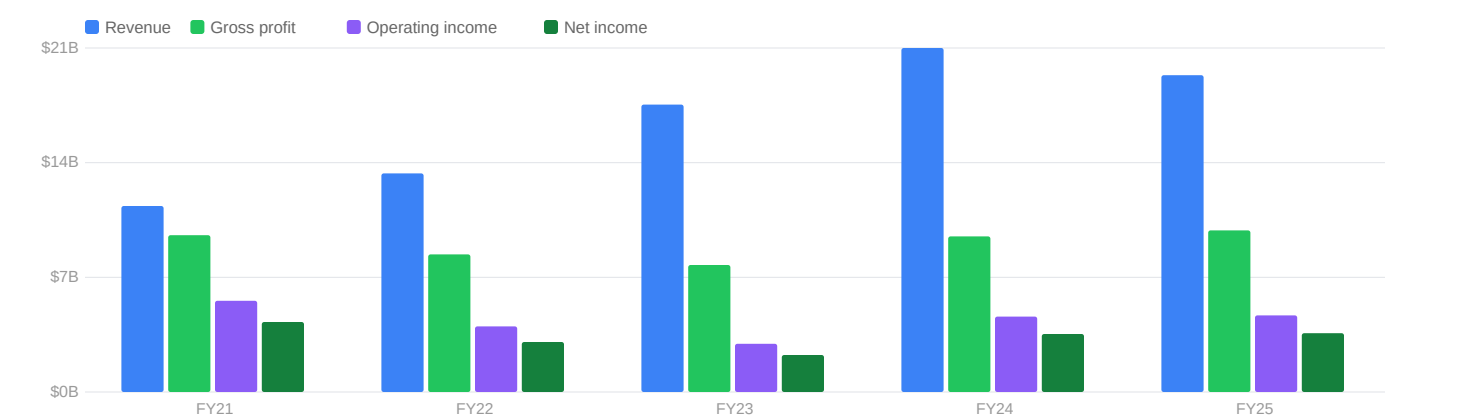
0 quarters · live data

BEAT RATE —% 0 of 0 quarters		CURRENT STREAK 0 longest 0		AVG EPS SURPRISE —% median —%		SURPRISE TREND — last 4 vs prior 4	
PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE	

Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

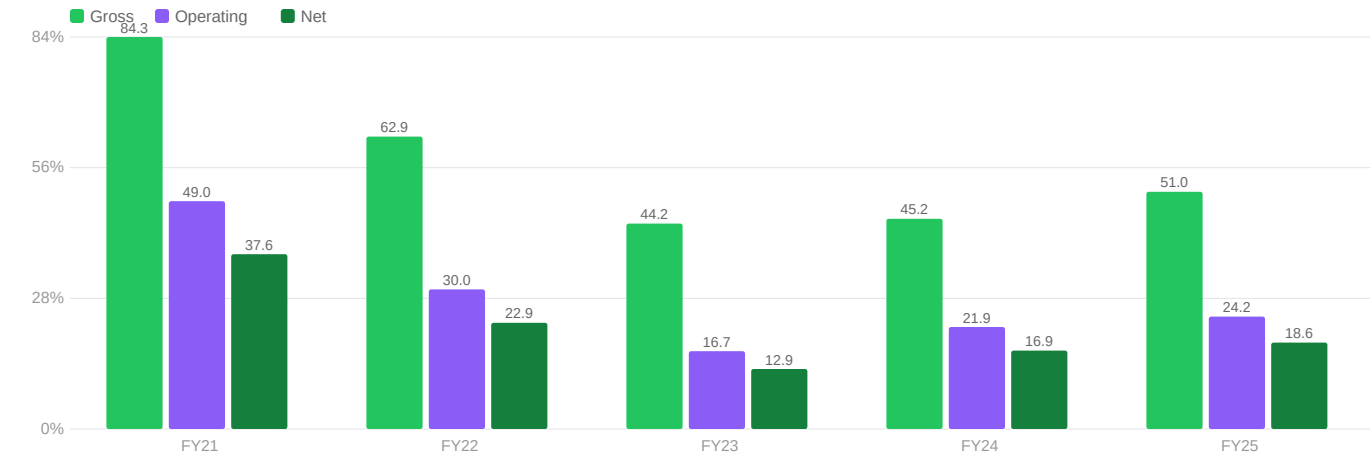
INCOME TRENDS — 5 YEAR

live financials



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Profit Margins (%)



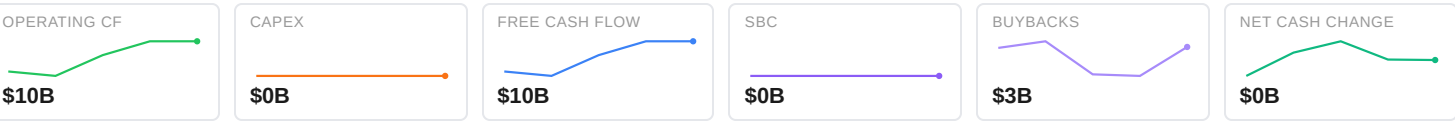
YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	-12.5%	+17.6%	+31.4%	+19.7%	-7.9%
Gross profit	+61.8%	-12.3%	-7.7%	+22.6%	+3.9%
Operating income	+206.2%	-28.0%	-26.7%	+56.8%	+1.5%
Net income	+204.8%	-28.5%	-25.8%	+56.3%	+1.5%

20 INCOME STATEMENT — FULL live financials

SB · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	11.2	13.2	17.3	20.8	19.1	
Cost of revenue	1.8	4.9	9.7	11.4	9.4	
Gross profit	9.5	8.3	7.7	9.4	9.8	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	2.0	2.2	2.4	2.4	2.6	
Operating income	5.5	4.0	2.9	4.6	4.6	
EBITDA	5.9	4.4	3.4	5.0	5.1	
D&A	0.4	0.4	0.5	0.5	0.5	
Pretax income	5.5	4.0	2.9	4.6	4.6	
Income tax	1.3	0.9	0.7	1.1	1.1	
Net income	4.2	3.0	2.2	3.5	3.6	
Diluted EPS (\$)	7.34	6.15	5.19	8.55	9.29	
Diluted shares (M)	569	483	424	401	358	

CASH FLOW TRENDS live data

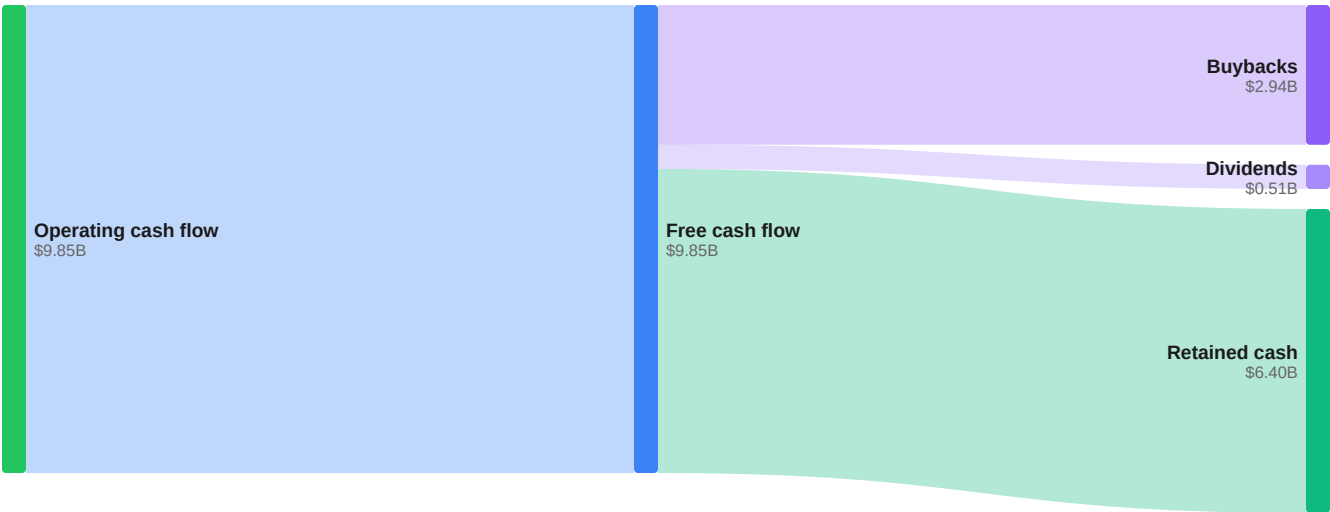


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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

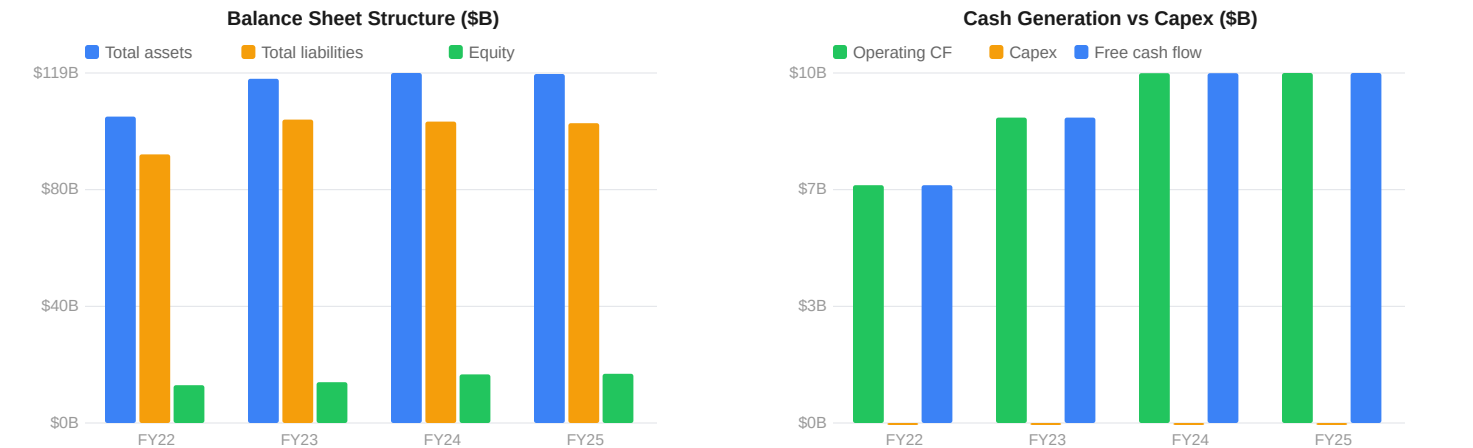
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	10.3	14.3	14.7	15.0	
ST investments	4.9	3.8	3.1	2.3	
Receivables (net)	0.0	0.0	0.0	0.0	
Total current assets	15.2	18.1	17.8	17.3	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	1.8	1.8	2.1	2.6	
Total assets	104.6	117.5	119.5	119.1	
Accounts payable	0.0	0.0	0.0	0.0	
Short-term debt	0.0	0.0	0.0	0.0	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	77.5	81.2	82.1	81.1	
Long-term debt	14.2	16.0	15.5	15.2	
Total liabilities	91.7	103.6	102.9	102.3	
Shareholders' equity	12.9	13.9	16.6	16.8	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	3.0	2.2	3.5	3.6	
D&A	0.4	0.5	0.5	0.5	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	(0.3)	(0.3)	(0.2)	0.4	
Operating cash flow	6.7	8.6	9.8	9.9	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(10.2)	(14.2)	(8.9)	(4.9)	
Buybacks	(3.3)	(1.1)	(1.0)	(2.9)	
Dividends paid	(0.5)	(0.4)	(0.5)	(0.5)	
Debt issuance / (repay)	(0.3)	1.8	(0.5)	(0.3)	
Financing cash flow	5.3	9.6	(0.6)	(4.7)	
Free cash flow	6.7	8.6	9.8	9.9	

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21 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	32.0%	22.7%	16.7%	23.0%	21.3%	21%	
ROA	4.4%	3.0%	2.0%	3.0%	3.0%	2.9%	
ROIC	29.0%	25.4%	18.9%	24.6%	24.3%	2.9%	
Gross margin	84.3%	62.9%	44.2%	45.2%	51.0%	52.3%	
Operating margin	49.0%	30.0%	16.7%	21.9%	24.2%	24.3%	
Net margin	37.6%	22.9%	12.9%	16.9%	18.6%	18.6%	
EBITDA margin	52.5%	33.2%	19.4%	24.2%	26.9%	27.3%	
FCF margin	63.2%	50.7%	49.6%	50.0%	51.5%	—	
VALUATION							
P/E	5.44	4.56	6.80	7.21	8.41	7.5	
P/B	1.68	1.07	1.09	1.52	1.78	1.4	
P/S	2.04	1.04	0.88	1.28	1.56	1.26	
P/FCF	3.23	2.06	1.77	2.56	3.03	2.5	
EV/EBITDA	4.04	2.92	3.91	4.55	5.40	4.7	
EV/Revenue	2.12	0.97	0.76	1.16	1.45	1.3	
Earnings yield	18.4%	21.9%	14.7%	13.9%	11.9%	14.41%	
FCF yield	30.9%	48.6%	56.5%	39.1%	33.0%	40.44%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.20	0.20	0.22	0.22	0.21	3.72	
Quick ratio	0.20	0.20	0.22	0.22	0.21	3.72	
Debt / equity	1.06	1.10	1.15	0.93	0.91	0.97	
Debt / assets	15.2%	13.6%	13.6%	12.9%	12.7%	13.5%	
Net debt / EBITDA	0.15	-0.22	-0.62	-0.46	-0.42	0.05	
Interest coverage	5.33	2.60	0.78	0.98	1.12	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.12	0.13	0.16	0.17	0.16	0.16	
Receivables turnover	—	—	—	—	—	0.2	
DSO (days)	0	0	0	0	0	1769	
DPO (days)	0	0	0	0	0	—	
Cash conversion cycle	0	0	0	0	0	1769	
GROWTH (YoY)							
Revenue growth	-12.5%	17.6%	31.4%	13.6%	-2.9%	—	
Net income growth	204.8%	-28.5%	-25.8%	56.3%	1.5%	—	
EPS growth	229.2%	-13.6%	-19.7%	64.2%	12.0%	—	
FCF growth	-5.2%	-5.7%	28.4%	14.6%	0.0%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	7.77	6.72	5.40	8.86	9.93	10.62	
Book value / share	25.15	28.68	33.53	42.00	46.85	51.00	
Revenue / share	20.67	29.39	41.82	49.87	53.42	57.23	
FCF / share	13.07	14.91	20.73	24.94	27.53	29.26	
Cash / share	25.08	33.80	43.56	45.06	48.40	48.88	
SHAREHOLDER RETURN & SCORES							
Buyback yield	12.5%	24.1%	7.3%	4.0%	9.9%	14.21%	
Altman Z-Score	0.01	-0.15	-0.10	0.05	0.11	0.8	
Piotroski F-Score	7	6	6	8	7	8/9	
Beneish M-Score	-2.74	-2.13	-2.26	-2.74	-2.84	-2.71	

22 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	8 / 9	Strong		
Altman Z-Score	0.8	Distress (<1.81)	Distress	
Income quality	2.76	Cash-backed	OCF ÷ net income	
Beneish M-Score	-2.71	Non-manipulator	vs -2.22 threshold	

23 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.76	Revenue stability	0.86
Interest burden		1.00	Earnings stability	0.00
Operating margin		24.3%	Earnings persistence	0.97
Asset turnover		0.16×	Revenue CAGR 3y	7.8%
Financial leverage		7.16×	EPS CAGR 3y	22.2%
= ROE		21%	FCF CAGR 3y	10.0%

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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 14.21%	DIVIDEND YIELD 1.68%	TOTAL SHAREHOLDER RETURN 14.24% cash yield	SBC / REVENUE 0.0% dilution pressure
--------------------------------	--------------------------------	---	---

24 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



25 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
GPN	\$22.1B	-21.5	-4%	-0.3%	+14.8%	2/9	+1.3%
AFRM	\$22.0B	13.0	45%	—	+29.8%	6/9	+7.2%
SOFI	\$18.8B	28.5	7%	10.0%	+34.2%	5/9	-45.3%
PYPL	\$48.5B	10.6	24%	12.7%	+5.7%	6/9	-14.0%
ALLY	\$11.5B	8.8	10%	10.1%	+2.0%	7/9	—
FCFS	\$9.3B	24.5	17%	8.7%	+21.6%	7/9	—
OMF	\$6.4B	8.4	23%	9.4%	+7.0%	7/9	—
CACC	\$5.6B	11.7	32%	23.1%	+3.8%	9/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

26 ANALYST CONSENSUS & ESTIMATES live consensus

Buy

41 Analysts



MEAN TARGET (QTR) \$87.70 10 targets	TARGET VS. PRICE +19.0% last-quarter mean	NEXT REPORT 2026-10-20 street \$2.42	
--	---	---	--

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$15.12B	\$15.48B / \$14.95B	\$9.38	\$9.52 / \$9.23	16
FY2027	\$15.98B	\$16.35B / \$15.27B	\$10.40	\$10.78 / \$10.20	18
FY2028	\$16.78B	\$17.30B / \$16.13B	\$11.80	\$12.99 / \$10.36	11

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27 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$84.50	+14.7%	4
Last Quarter	\$87.70	+19.0%	10
Last Year	\$89.29	+21.2%	31
All Time	\$72.59	-1.5%	71

Rolling mean of published targets vs. last close \$73.68. Aggregated from StreetInsider, Benzinga, Barrons.

Third-Party Composite Rating

A

DCF5/5ROE5/5ROA4/5DEBT/EQ3/5P/E4/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1–5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

28 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set

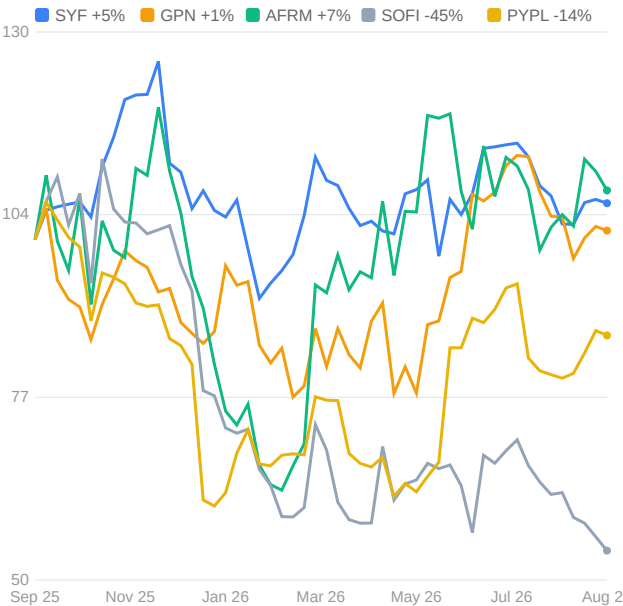
SYF +5.3% vs S&P 500 +15.9% — spread -10.6pp



Sector — XLF +7.2%



Peer Set — indexed to 100



All series indexed to 100 at the start of the window, adjusted closes.

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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,20) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$72.47	+1.21	+1.67%	Above
SMA 50	\$75.93	-2.25	-2.96%	Below
SMA 200	\$74.00	-0.32	-0.43%	Below
EMA 9	\$73.08	+0.60	+0.82%	Above
EMA 21	\$73.35	+0.33	+0.45%	Above
EMA 50	\$74.45	-0.77	-1.03%	Below
EMA 200	\$73.77	-0.09	-0.12%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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29 TECHNICAL POWER SCORE

EDGE · site engine · 55/100 composite

TECHNICAL VERDICT

LEAN BULLISH

Power Score +10

13 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

44

68

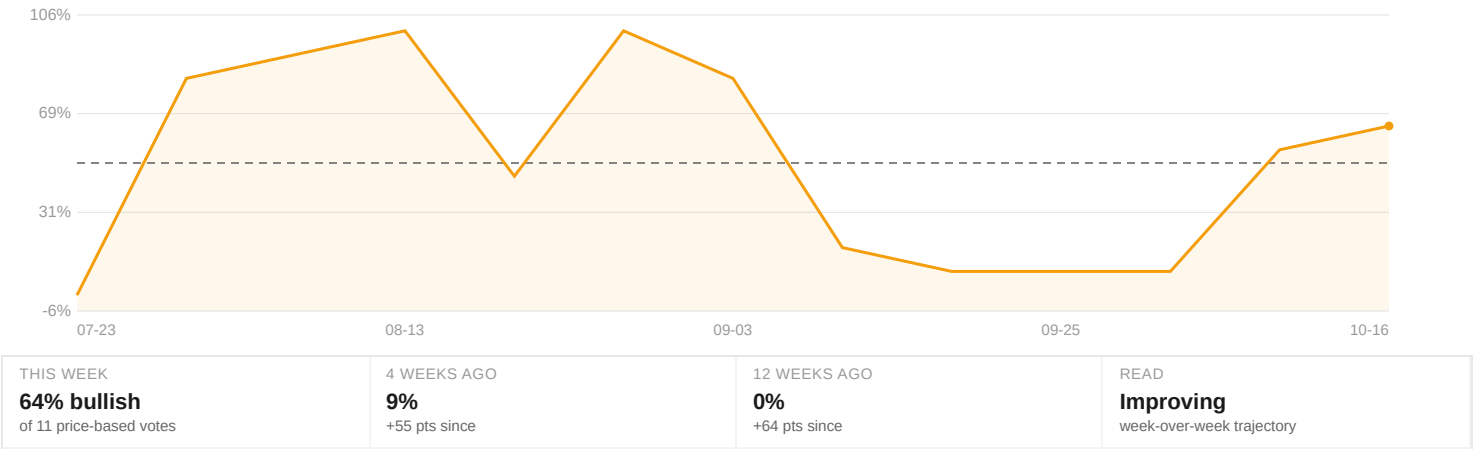
62

50

50

LEAN BULLISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



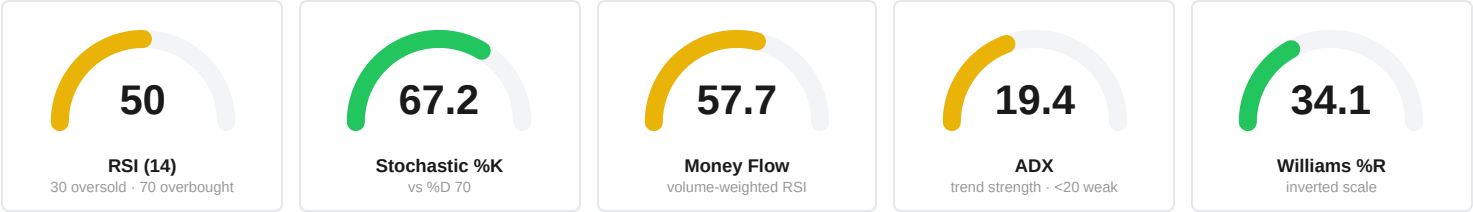
INDICATOR VOTE GRID

13 bull / 9 bear

Price vs SMA 20	\$72.47	Price vs SMA 50	\$75.93	Price vs SMA 200	\$74.00
EMA 9/21 Cross	73.1/73.3	SMA 50/200	Golden	ADX Direction	ADX 19
Supertrend	\$76	Parabolic SAR	\$71	SMA Slope	-0.070
RSI	50.0	Stochastic K/D	67/70	StochRSI K/D	79/80
Williams %R	-34	CCI	128	TSI vs Signal	-9.6
CMO	0.0	ROC	2.63%	OBV Signal	Accum
Chaikin MF	-0.020	MFI	58	Force Index	1M
Elder Ray Bull	2.51				

INDICATOR GAUGES

site technicals-tab style



30 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$73.28 / \$75.33 / \$76.63	S1 / S2	\$71.98 / \$69.93
Bollinger (20,2)	\$70.22 – \$74.72	Squeeze	ON
52-wk range	\$63.08 – \$88.41	Off 52-wk high	-16.7%
ATR (14)	\$1.94 (2.6%)	Historical vol	26.9%

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31 SEASONALITY — 12-YEAR AVERAGES

live model · win rates shown

+0.7%	-0.3%	-8.6%	+4.3%	+3.5%	+0.3%	+2.4%	+2.9%	-1.4%	+3.0%	+7.7%	+1.7%
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
50%	58%	25%	82%	64%	64%	75%	67%	50%	58%	83%	58%

Sample: 12 years — treat short histories as suggestive, not statistical.

32 RISK INDICATORS

computed from live price history

COMPUTED FROM LIVE WEEKLY PRICES	SYF	S&P 500
Weekly volatility (σ , 1y)	4.14%	1.83%
Best / worst week (1y)	+8.5% / -11.8%	—
Max drawdown (5y, monthly)	-63.6%	—
1-week VaR (95%)	-8.4%	—
Beta (5y)	1.31	1.00

33 EQUITY WEATHER & MARKET REGIME

EDGE · live weather engine

SYF EQUITY WEATHER (LIVE)

RAINY · -23

Trend

Momentum

Volume

Volatility

Breadth

-40

+18

-45

-30

-23

MARKET REGIME (2026-10-16)

NEUTRAL

VIX

19.99

Normal

DOW THEORY

Confirmed

Bearish

SPY / QQQ TSI

7.2 / 4.7

trend strength

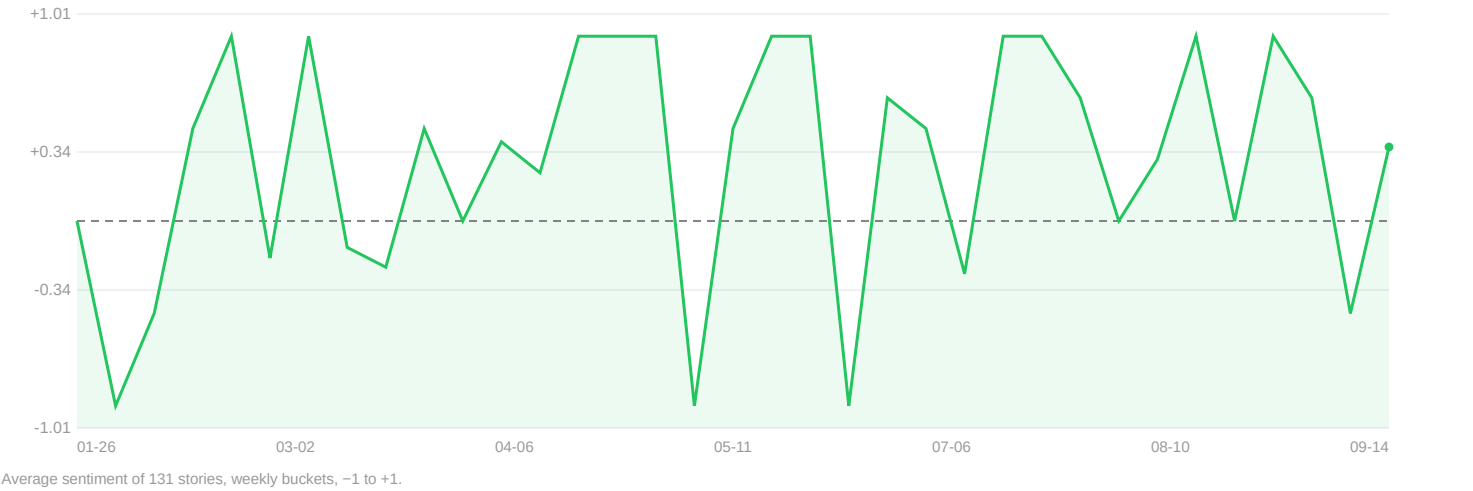
SECTOR STRENGTH

46/100

breadth average

34 NEWS SENTIMENT — WEEKLY

live Glauxie-scored feed



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35 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Rainy

OVERALL	TREND	MOMENTUM	VOLUME
-23.2	-39.8	+18.2	-45.1
-2.5 vs industry	-12.0 vs industry	+30.2 vs industry	-20.1 vs industry

READING	SYF	FINANCIAL - CREDIT SERVICES N=681	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-23.2	-20.7	-16.3	-20.5
Trend	-39.8	-27.8	-12.5	-21.3
Momentum	+18.2	-12.0	-4.4	-15.8
Volume	-45.1	-25.0	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

36 EXECUTIVE COMPENSATION

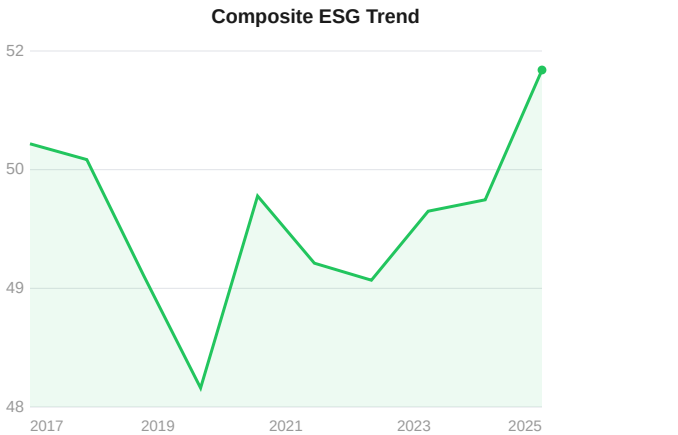
live proxy data · FY2017

EXECUTIVE	TOTAL COMP	STRUCTURE
Margaret Keane President and Chief Executive	\$13.5M	77% equity+incentive
Brian Doubles Executive Vice President and C	\$4.2M	72% equity+incentive
Tom Quindlen Executive Vice President and Ch	\$3.5M	60% equity+incentive
Glenn Marino Executive Vice President, Chief	\$3.0M	58% equity+incentive
Jonathan Mothner Executive Vice President, G	\$2.7M	59% equity+incentive

37 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	45
Social	57
Governance	53
Composite ESG	52



38 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

39 DISCLOSURES

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40 DATA PROVENANCE FOR THIS REPORT			sources · coverage · method
DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT	
Price & volume	market_db.historical_prices	52 rows	
Fundamentals	income_statements_annual	6 rows · 2020 to 2025	
Reported vs consensus	fact/earnings_calendar	24 rows · 2020-10-20 to 2026-07-21	
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31	
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	50 rows · 2006 to 2026	
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-08-17 to 2026-09-30	
Proposed sales (Form 144)	edgar/form144	not present for this symbol	
Beneficial ownership (13D/G)	edgar/13dg	not present for this symbol	
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15	
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31	
ETF & fund holding	etf_holdings_changelog (30d)	1 record	
Peer set	stock_peers_dynamic	8 rows	
Industry medians	industry_medians	1 record	
Congressional trades	congress_db (House + Senate)	1 record	
ESG	fact/esg_disclosures	1 record	

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.