SYF · NYSE · WEEK ENDED 24 JUL 2026

Weekly Investor Report

Synchrony Financial · Financial Services · Credit Services

LATEST CLOSE

72.90 USD

-1.0% latest week

Weekly setup

Weak trend

The weekly trend is not active. Price is -0.5% below the Trend Line and sits at 39.9% of its 52-week range. The latest completed week returned -1.0%, after a -7.3% four-week move. The latest factor snapshot indicates quality ranks strongly versus its universe; growth is moderate; valuation is inexpensive relative to peers. Options positioning is bullish with 32/100 conviction, while the latest news-sentiment score is 58/100. Near-term considerations: earnings are due in 76d.

Technical setup score 41/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

LATEST CLOSE	1W RETURN	4W RETURN
72.90 USD	**-1.0%**	**-7.3%**
24 Jul 2026	latest completed week	short-term follow-through

12W RETURN	TREND BREADTH	VOLUME RATIO
-3.4%	**53.8%**	**1.4x**
quarterly tape	28 of 52 weeks active	vs 13-week average

What is working

- Price is above Fair Value, showing premium demand versus the model.
- Activity pressure is positive on the latest completed week.
- Next-week expectancy is positive at 57.02% based on similar historical setup states.

What could go wrong

- The trend backdrop is inactive, so price action has not confirmed a constructive regime.
- Price is below the Trend Line, which keeps downside pressure in focus.
- Activity pressure is weak, so confirmation is not yet broad enough.

What to watch next

- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

This week's evidence at a glance

PRICE FOLLOW-THROUGH	INDICATOR STACK	TREND BACKDROP	PATIENT CAPITAL
-1.0%	**30/49**	**Active**	**Quiet**
Latest completed week; four-week move -7.3%.	Trend and activity pressure are weighted against the latest 12-week confirmation window.	The trend backdrop defines the current weekly regime.	Activity-pressure buy-signal status for institutional accumulation timing.

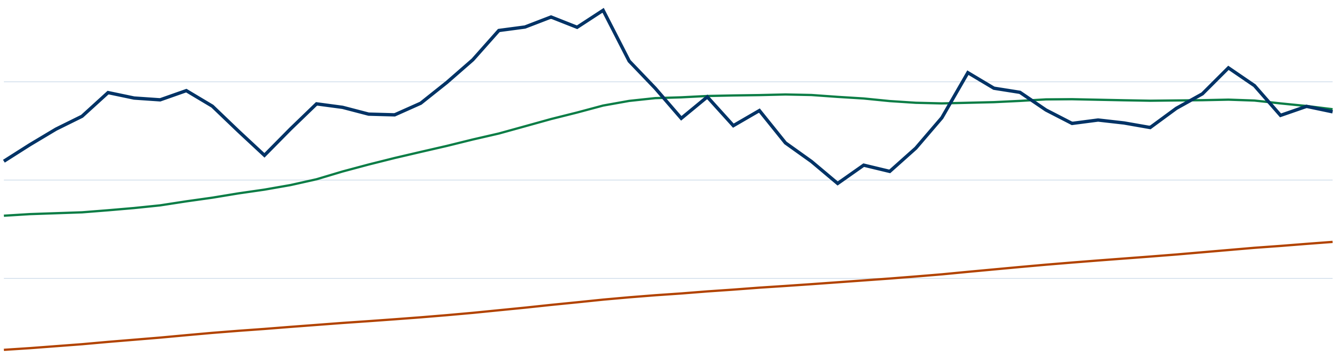
NEXT-WEEK EXPECTANCY	OPTIONS PRESSURE	NEWS SENTIMENT	EVENT RISK
Positive 57.02%	**Bullish**	**58/100**	**76d**
Historical one-week expectancy contributes to the evidence score when direction is confirmed.	32/100 conviction; expected move 7.5%.	68 relevant articles in the latest sentiment read.	Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

01 · PRICE ACTION

Where price is—and whether the trend supports it

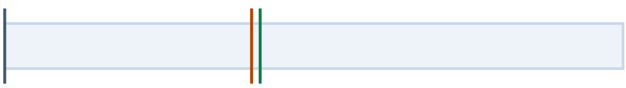
The weekly trend is not active. Price is -0.5% below the Trend Line and sits at 39.9% of its 52-week range. The latest completed week returned -1.0%, after a -7.3% four-week move.

52-week price path



Blue: weekly close · Green: Trend Line · Orange: Sharemaestro Fair Value

Position in the 52-week range



62.82 USD 88.06 USD

Latest close sits at 39.9% of the 52-week range.

RANGE LOCATION

39.9%

Shows where the latest close sits between the 52-week low and high.

TREND DISTANCE

-0.5%

Price premium or discount versus the weekly Trend Line.

FAIR-VALUE GAP

30.5%

Premium demand or model discount versus Sharemaestro Fair Value.

HIGH-WATER GAP

-17.2%

Distance from the latest 52-week high.

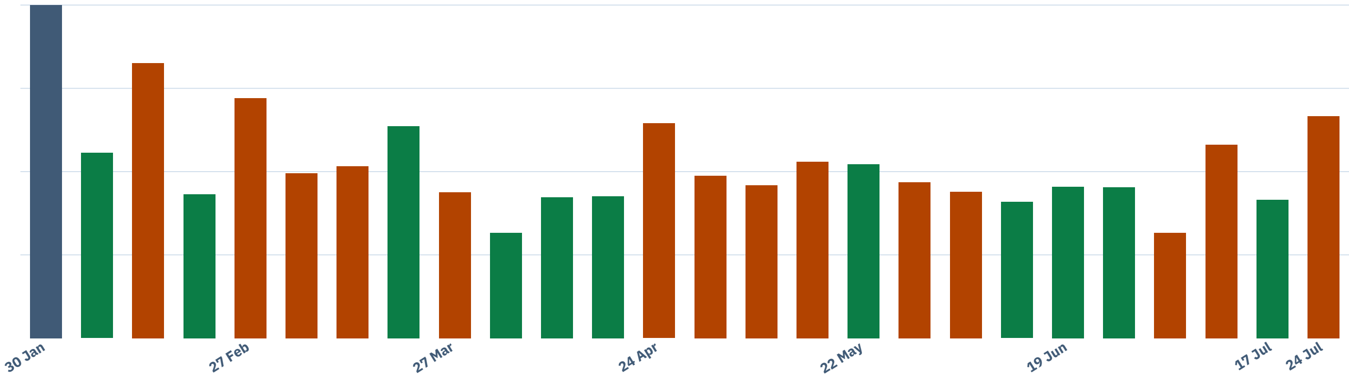
02 · VOLUME AND DEMAND

Is real participation confirming the move?

Latest weekly volume is 1.4x the 13-week average. Participation is around or above normal and provides reasonable confirmation.

26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.



PARTICIPATION
1.4x
Latest volume versus the 13-week average.

BASELINE
18.4M
13-week average volume.

ONE-YEAR BASE
18.4M
52-week average volume.

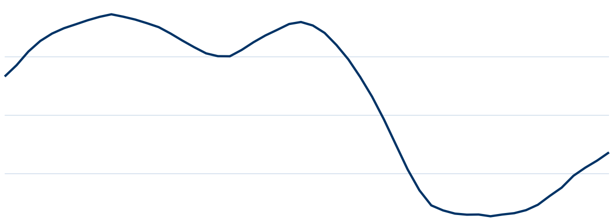
LATEST WEEKLY VOLUME
25.7M
Most recent completed week.

Demand beneath price

Activity pressure and institutional-style signals

These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.

Activity pressure path



Latest 0.42 · 12-week average 0.27

12-week confirmation

Signal	Read	Meaning
Trend active	0/12	Active trend-backdrop weeks in the latest 12-week window.
Positive pressure	12/12	Weeks with constructive activity pressure in the latest 12-week window.
Positive leadership	0/12	Weeks with positive relative leadership in the latest 12-week window.
Activity pressure	0.42	Current proprietary activity-pressure read.
Buy signals	0	Accumulation signal count in the latest 12 weeks.
Reversal markers	0	No reversal markers

No recent accumulation markers. No reversal markers.

03 · MOMENTUM AND LEADERSHIP

Is performance persistent—and is the stock leading?

Performance is -7.3% over four weeks, -3.4% over 12 weeks, and 1.6% over one year. The current trend has remained active for 0 consecutive weeks.

Performance by holding period

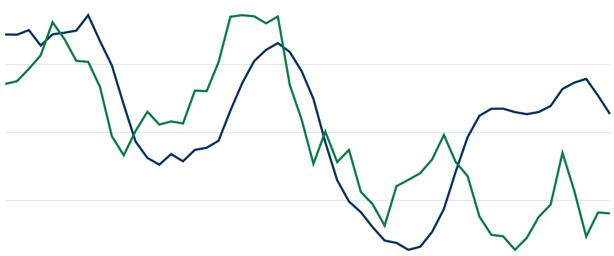
1W	-1.0%
4W	-7.3%
12W	-3.4%
26W	-4.1%
52W	1.6%

ACTIVE TREND STREAK
0 weeks
Consecutive active weeks.

ACTIVE WEEKS
28
Latest 52 weeks.

TREND BREADTH
53.8%
Share of active weeks.

Activity pressure vs relative leadership



Blue: activity pressure · Green: relative leadership

PRESSURE
0.19
Latest activity-pressure read.

PRESSURE CHANGE
-58.9%
Four-week change in activity pressure.

LEADERSHIP
-8.53
Latest relative-leadership reading.

RS CHANGE
-857.4%
Four-week change in relative leadership.

Technical setup scorecard

Trend	30
Momentum	30
Activity Pressure	49
Relative Leadership	0
Next-Week Expectancy	79
Volume	59
Smart Money	35
Risk Control	51

04 · FUNDAMENTALS AND VALUATION

What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality ranks strongly versus its universe; growth is moderate; valuation is inexpensive relative to peers.

FACTOR WEEK	STATEMENTS THROUGH	FIELD COVERAGE	MODEL CONFIDENCE
26 Jul 2026	31 Dec 2025	100%	100%
Latest published factor snapshot.	Financial reporting period used.	Available factor fields.	Snapshot confidence.

Relative factor standing

Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.

Overall factor strength	93/100
Value	97/100
Quality	93/100
Momentum	31/100
Growth	35/100

Valuation

How much investors are paying for earnings, sales, and cash flow.

P/E Price divided by trailing earnings.	**6.7x**
PRICE / SALES Market value relative to trailing revenue.	**1.2x**
EV / EBITDA Enterprise value relative to operating cash earnings.	**5.0x**
FREE-CASH-FLOW YIELD Free cash flow as a share of enterprise value.	**37.8%**

Business quality

Margins and the return generated on invested capital.

GROSS MARGIN Gross profit retained from each unit of revenue.	**68.3%**
OPERATING MARGIN Operating profit retained from revenue.	**23.6%**
FREE-CASH-FLOW MARGIN Free cash flow generated from revenue.	**48.7%**
RETURN ON INVESTED CAPITAL Operating return generated on invested capital.	**20.9%**

04 · FUNDAMENTALS AND VALUATION · CONTINUED

Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

Growth and financial strength

Recent business growth and accounting strength.

REVENUE GROWTH Latest one-year revenue growth.	**2.4%**
EPS GROWTH Latest one-year earnings-per-share growth.	**7.0%**
FREE-CASH-FLOW GROWTH Latest one-year free-cash-flow growth.	**-1.8%**
PIOTROSKI F-SCORE Nine-point accounting-strength checklist.	**7/9**

Shareholder return and balance sheet

Cash returned to owners and financial leverage.

DIVIDEND YIELD Cash dividends relative to market value.	**1.6%**
BUYBACK YIELD Net share repurchases relative to market value.	**15.2%**
SHAREHOLDER YIELD Dividend yield plus net buyback yield.	**16.9%**
NET DEBT / EBITDA Balance-sheet debt relative to operating cash earnings.	**0.0x**

How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

The latest factor snapshot indicates quality ranks strongly versus its universe; growth is moderate; valuation is inexpensive relative to peers.

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

Options positioning

Bullish

SYF shows bullish options pressure with a 32/100 conviction score, put-call volume ratio of 0.23, expected move of 7.5%, and Sharemaestro trend signal inactive.

CONVICTION	EXPECTED MOVE	PUT/CALL VOLUME
32/100	7.5%	0.23
Options signal conviction.	Nearest-chain pricing.	Contract volume balance.

Pressure	61
Speculation	3
Volatility	54
Trend agreement	0

Insider activity

18 / 2

18 acquisitions and 2 disposals in the latest 180-day insider tape.
Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

News sentiment

58/100

Weighted news tone is neutral across 68 relevant articles.

32 positive · 29 neutral · 7 negative

Patient Capital

Quiet

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.
No recent buy signal

06 · CATALYSTS AND RISK

What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

NEXT EARNINGS
76d
Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

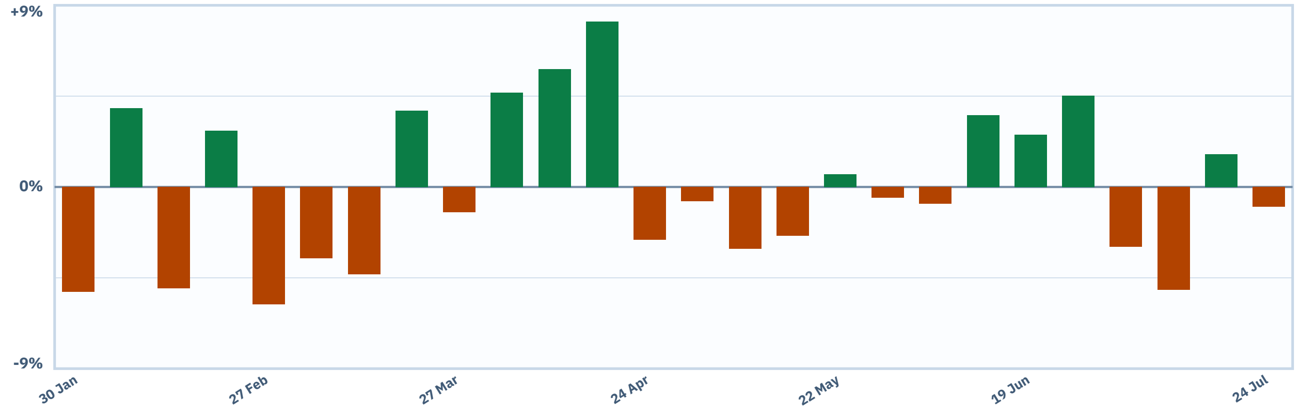
OPTIONS EXPECTED MOVE
7.5%
Nearest-chain priced movement where available.

52-WEEK DRAWDOWN
-17.2%
Distance below the 52-week high.

13-WEEK VOLATILITY
2.7%
Standard deviation of weekly returns.

Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.



WEEKS HIGHER
11 of 26
15 weeks finished lower.

BEST WEEK
+8.2%
Week of 17 Apr.

WORST WEEK
-5.8%
Week of 27 Feb.

LATEST WEEK
-1.0%
Week of 24 Jul.

Shape of recent returns

Strong gains	4
Modest gains	7
Flat weeks	-
Modest losses	10
Sharp losses	5

RECENT VOL
2.7%
13-week weekly-return volatility.

BASE VOL
3.7%
52-week weekly-return volatility.

UP/DOWN SPLIT
25/27
Count of positive and negative weeks in the 52-week window.

AVERAGE SKEW
3.4% / -3.0%
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

Sector · US Financial Services

4-WEEK RANK
95 / 100
Standing within the tracked group.

GROUP AVERAGE
5.2%
Average four-week return.

TREND BREADTH
58.0%
Share of peers with an active trend.

Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
KB	NYSE	-1.6%	19.4%	Active
SHG	NYSE	1.0%	18.6%	Active
TRV	NYSE	5.0%	18.3%	Active
ICE	NYSE	4.4%	17.7%	Inactive

Industry · US Credit Services

4-WEEK RANK
35 / 53
Standing within the tracked group.

GROUP AVERAGE
-4.8%
Average four-week return.

TREND BREADTH
50.9%
Share of peers with an active trend.

Peer	Exchange	1W return	4W return	Trend
PYPL	NASDAQ	-0.7%	26.8%	Inactive
WU	NYSE	-7.4%	9.0%	Inactive
LU	NYSE	-0.7%	8.7%	Inactive
MA	NYSE	-0.7%	8.3%	Inactive
AGM	NYSE	2.0%	7.5%	Active

08 · EVIDENCE AND WEEKLY DATA

The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

Cross-signal evidence matrix

Evidence pillar	Score / read	Summary	Detail
Weekly tape	42/100	Trend, activity pressure, participation, and risk combine to a 42/100 tape read.	
Indicator analysis	37/100	Latest 12-week confirmation: trend 0/12, activity pressure 12/12, relative leadership 0/12.	Activity pressure 0.42; No reversal markers
Next-Week Expectancy	Positive 57.02%	Next-week expectancy is positive with a 57.02% historical one-week setup read.	Adds short-term historical context without overriding trend, activity, or relative leadership.
Factors	79/100	O'Shaughnessy factor stack blends value, quality, momentum, and confidence.	Cornerstone Growth rank 68; Buyback Yield rank 3
Patient Capital	Quiet	Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.	No recent buy signal
Options	37/100	SYF shows bullish options pressure with a 32/100 conviction score, put-call volume ratio of 0.23, expected move of 7.5%, and Sharemaestro trend signal inactive.	Bullish · Call-side pressure · Expected move 7.5%
Sentiment	58/100	Weighted news tone is neutral across 68 relevant articles.	Synchrony Financial Q2 2026: Revenue $5.58B, EPS $2.59— 10-Q Summary
Insiders	18 / 2	18 acquisitions and 2 disposals in the latest 180-day insider tape.	
Earnings	76d	Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.	

Current evidence clusters

PRICE FOLLOW-THROUGH

-1.0%

Latest completed week; four-week move -7.3%.

INDICATOR STACK

30/49

Trend and activity pressure are weighted against the latest 12-week confirmation window.

TREND BACKDROP

Active

The trend backdrop defines the current weekly regime.

PATIENT CAPITAL

Quiet

Activity-pressure buy-signal status for institutional accumulation timing.

NEXT-WEEK EXPECTANCY

Positive 57.02%

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

OPTIONS PRESSURE

Bullish

32/100 conviction; expected move 7.5%.

NEWS SENTIMENT

58/100

68 relevant articles in the latest sentiment read.

EVENT RISK

76d

Next report is scheduled for 14 Oct 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

Week	Close	Return	Trend Line	Fair Value	Pressure	Leadership	Volume	Trend
24 Jul 2026	72.90 USD	-1.0%	73.25 USD	55.87 USD	0.19	-8.53	25.7M	Off
17 Jul 2026	73.62 USD	1.6%	73.66 USD	55.61 USD	0.38	-8.42	16.1M	Off
10 Jul 2026	72.44 USD	-5.1%	74.01 USD	55.35 USD	0.56	-11.46	22.4M	Off
03 Jul 2026	76.33 USD	-3.0%	74.38 USD	55.10 USD	0.52	-5.71	12.2M	Off
26 Jun 2026	78.66 USD	4.5%	74.49 USD	54.81 USD	0.46	-0.89	17.5M	Off
19 Jun 2026	75.26 USD	2.6%	74.43 USD	54.51 USD	0.27	-7.42	17.6M	Off
12 Jun 2026	73.36 USD	3.6%	74.39 USD	54.22 USD	0.21	-8.97	15.8M	Off
05 Jun 2026	70.84 USD	-0.8%	74.36 USD	53.95 USD	0.19	-11.61	17.0M	Off
29 May 2026	71.44 USD	-0.5%	74.42 USD	53.70 USD	0.21	-13.13	18.1M	Off
22 May 2026	71.83 USD	0.6%	74.49 USD	53.44 USD	0.24	-11.43	20.2M	Off
15 May 2026	71.38 USD	-2.4%	74.56 USD	53.16 USD	0.24	-11.23	20.5M	Off
08 May 2026	73.14 USD	-3.1%	74.53 USD	52.89 USD	0.17	-8.94	17.7M	Off
01 May 2026	75.45 USD	-0.7%	74.33 USD	52.58 USD	-0.06	-3.83	18.8M	Off
24 Apr 2026	75.99 USD	-2.6%	74.16 USD	52.26 USD	-0.43	-2.06	24.9M	Off

How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.

Open the live report · Open the interactive chart · Full disclaimer