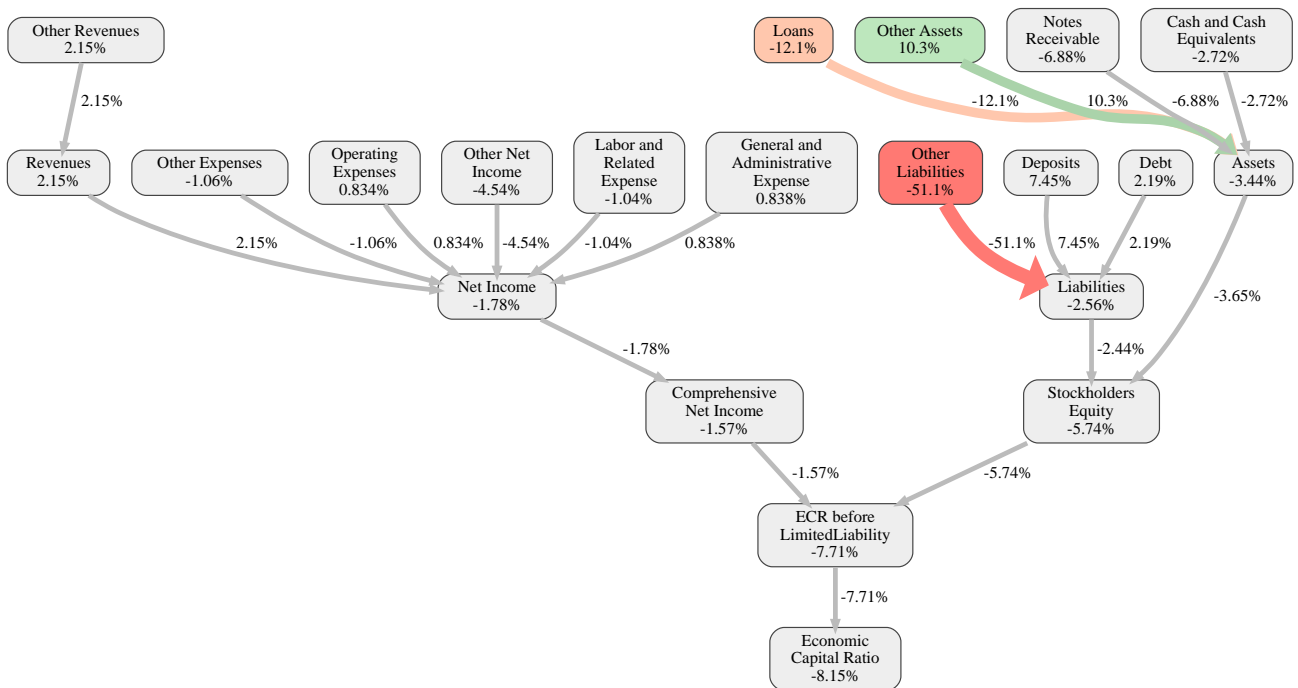




SAVINGS & CREDIT 2022

Onity Group INC
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The relative strengths and weaknesses of Onity Group INC 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 Onity Group INC compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 10% points. The greatest weakness of Onity Group INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 8.2% points below the market average of 19%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	70,654
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	297,947
Loans	0
Notes Receivable	0
Occupancy	36,536
Operating Expenses	56,021
Other Assets	12,076,469
Other Compr. Net Income	6,728
Other Expenses	224,384
Other Liabilities	11,670,429
Other Net Income	-335,243
Other Revenues	1,050,099
Professional Fees	81,890
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	12,147,123
Liabilities	11,670,429
Expenses	696,778
Revenues	1,050,099
Stockholders Equity	476,694
Net Income	18,078
Comprehensive Net Income	24,806
BaseVar	12,953,200
ECR before LimitedLiability	2.2%
Economic Capital Ratio	11%