





# SAVINGS & CREDIT 2023

## Home Point Capital Inc Rank 45 of 97

The relative strengths and weaknesses of Home Point Capital 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 Home Point Capital Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Home Point Capital Inc is the variable Debt, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.6% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	97,248
Debt	942,083
Deposits	0
Depreciation and Amortization	10,700
General and Administrative Expense	60,317
Interest Expense	0
Interest Payable	0
Labor and Related Expense	256,856
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	2,340,944
Other Compr. Net Income	0
Other Expenses	64,950
Other Liabilities	892,573
Other Net Income	229,369
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,438,192
Liabilities	1,834,656
Expenses	392,823
Revenues	0
Stockholders Equity	603,536
Net Income	-163,454
Comprehensive Net Income	-163,454
BaseVar	2,447,520
ECR before LimitedLiability	6.5%
Economic Capital Ratio	14%