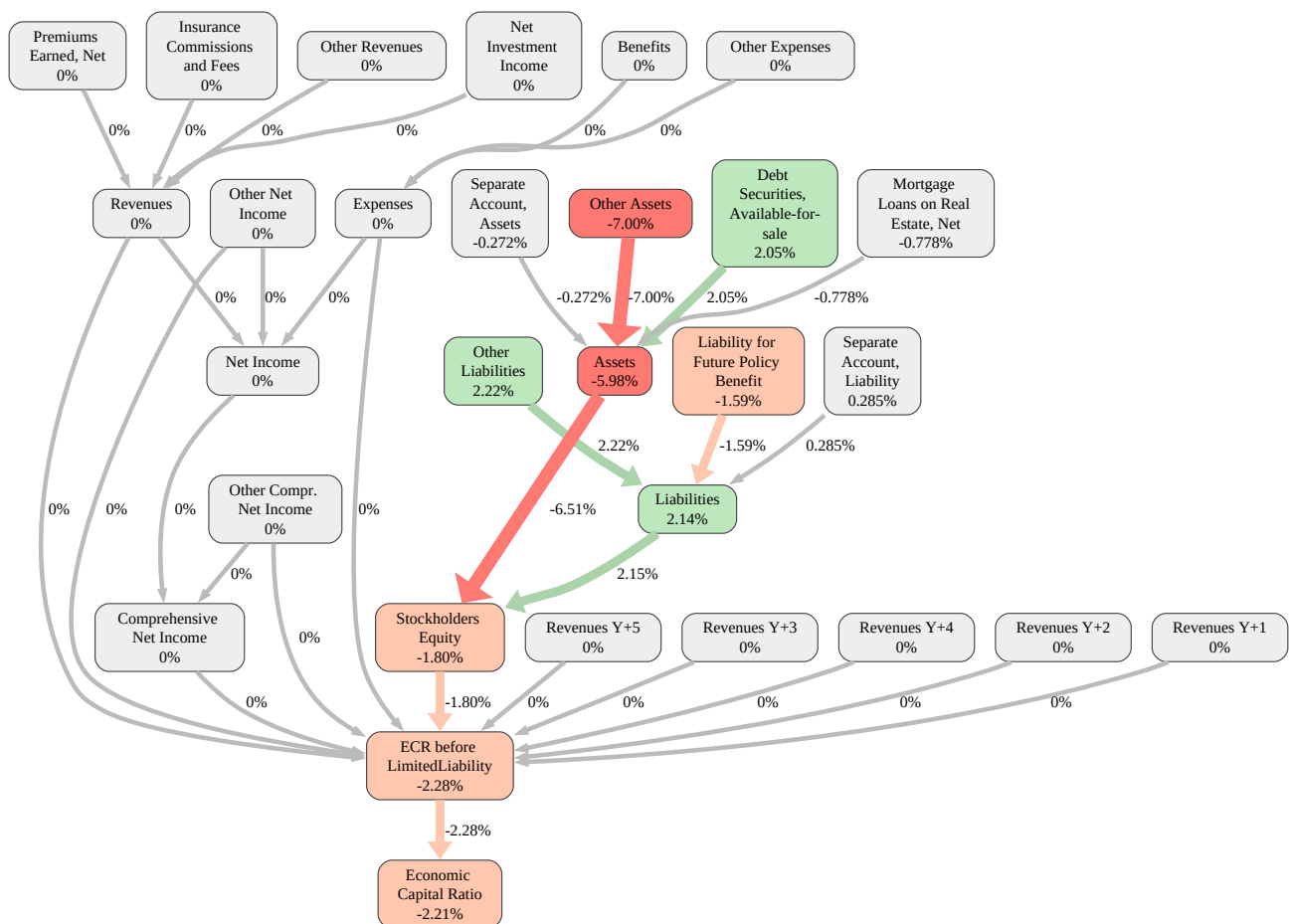




RealRate

LIFE INSURANCE 2025

Prudential Financial INC
Rank 6 of 8



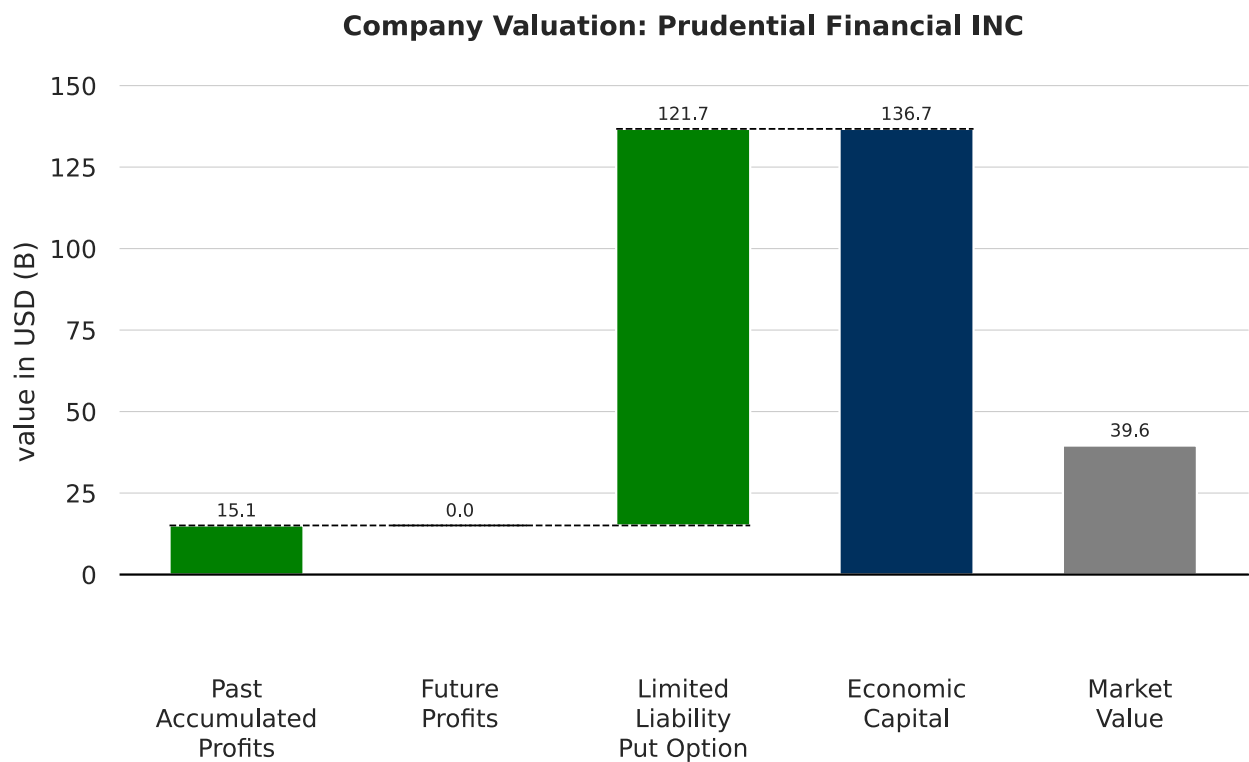
The relative strengths and weaknesses of Prudential Financial INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Prudential Financial INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 2.2% points. The greatest weakness of Prudential Financial INC is the variable Other Assets, reducing the Economic Capital Ratio by 7.0% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.2% points below the market average of 21%.

Input Variable	Value in 1000 USD
Benefits	51,701,000
Debt Securities, Available-for-sale	311,570,000
Insurance Commissions and Fees	4,298,000
Liability for Future Policy Benefit	268,912,000
Mortgage Loans on Real Estate, Net	0
Net Investment Income	19,909,000
Other Assets	230,645,000
Other Compr. Net Income	-326,000
Other Expenses	16,002,000
Other Liabilities	243,177,000
Other Net Income	144,000
Other Revenues	3,301,000
Premiums Earned, Net	42,897,000
Revenues Y+1	0
Revenues Y+2	0
Revenues Y+3	0
Revenues Y+4	0
Revenues Y+5	0
Separate Account, Assets	193,372,000
Separate Account, Liability	193,372,000

Output Variable	Value in 1000 USD
Liabilities	705,461,000
Assets	735,587,000
Expenses	67,703,000
Revenues	70,405,000
Stockholders Equity	30,126,000
Net Income	2,846,000
Comprehensive Net Income	2,520,000
BaseVar	2,298,861,130
ECR before Limited Liability	2.1%
Economic Capital Ratio	19%



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.