



The relative strengths and weaknesses of PHH CORP 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 PHH CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 14% points. The greatest weakness of PHH CORP is the variable Operating Expenses, reducing the Economic Capital Ratio by 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.3% points above the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	963,000
Debt	1,262,000
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	345,000
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	926,000
Other Assets	2,212,000
Other Compr. Net Income	-9,000
Other Expenses	-676,000
Other Liabilities	790,000
Other Net Income	0
Other Revenues	622,000
Professional Fees	220,000
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	3,175,000
Liabilities	2,052,000
Expenses	815,000
Revenues	622,000
Stockholders Equity	1,123,000
Net Income	-193,000
Comprehensive Net Income	-202,000
BaseVar	3,336,500
ECR before LimitedLiability	14%
Economic Capital Ratio	19%