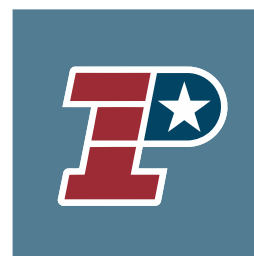




SAVINGS & CREDIT 2017



Pioneer Financial Services INC Rank 10 of 99

The relative strengths and weaknesses of Pioneer Financial Services 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 Pioneer Financial Services INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 22% points. The greatest weakness of Pioneer Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 47% points.

The company's Economic Capital Ratio, given in the ranking table, is 22%, being 5.5% points above the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	11,318
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	237,918
Occupancy	0
Operating Expenses	0
Other Assets	23,226
Other Compr. Net Income	0
Other Expenses	2,011
Other Liabilities	193,727
Other Net Income	5,829
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	272,462
Liabilities	193,727
Expenses	2,011
Revenues	0
Stockholders Equity	78,735
Net Income	3,818
Comprehensive Net Income	3,818
BaseVar	237,014
ECR before LimitedLiability	19%
Economic Capital Ratio	22%