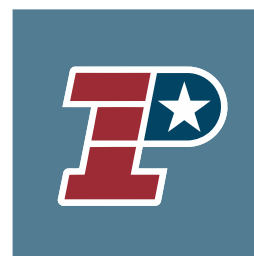




SAVINGS & CREDIT 2018



Pioneer Financial Services INC Rank 8 of 106

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 24% points. The greatest weakness of Pioneer Financial Services INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 7.4% points above the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	7,235
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	199,441
Occupancy	0
Operating Expenses	0
Other Assets	20,165
Other Compr. Net Income	0
Other Expenses	230
Other Liabilities	149,604
Other Net Income	641
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	226,841
Liabilities	149,604
Expenses	230
Revenues	0
Stockholders Equity	77,237
Net Income	411
Comprehensive Net Income	411
BaseVar	188,658
ECR before LimitedLiability	21%
Economic Capital Ratio	24%