





SAVINGS & CREDIT 2021



Pennymac Financial Services Inc Rank 22 of 92



The relative strengths and weaknesses of Pennymac 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 Pennymac Financial Services Inc compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 16% points. The greatest weakness of Pennymac Financial Services Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 0.25% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	738,569
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,464,988
Other Assets	31,597,795
Other Compr. Net Income	0
Other Expenses	-428,654
Other Liabilities	28,208,407
Other Net Income	3,705,597
Other Revenues	0
Professional Fees	283,810
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	31,597,795
Liabilities	28,208,407
Expenses	2,058,713
Revenues	0
Stockholders Equity	3,389,388
Net Income	1,646,884
Comprehensive Net Income	1,646,884
BaseVar	32,785,256
ECR before LimitedLiability	11%
Economic Capital Ratio	18%