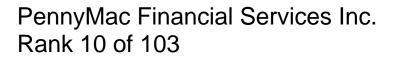
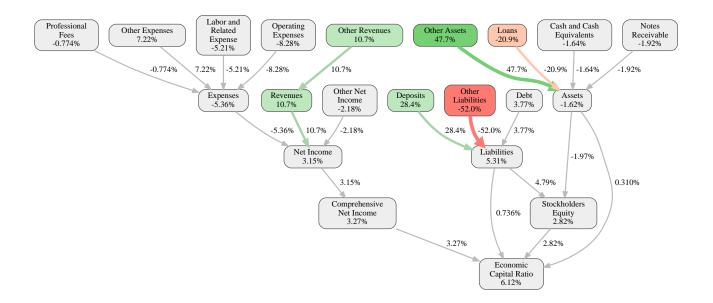


RealRate

SAVINGS & CREDIT 2019







PENNYMAC



SAVINGS & CREDIT 2019





PennyMac Financial Services Inc. Rank 10 of 103

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 48% points. The greatest weakness of PennyMac Financial Services Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.1% points above the market average of 10.0%.

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	403,270
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	716,932
Other Assets	7,478,573
Other Compr. Net Income	0
Other Expenses	-443,236
Other Liabilities	5,824,782
Other Net Income	0
Other Revenues	984,629
Professional Fees	55,013
Securities	0
Selling and Marketing Expense	8,207

Output Variable	Value in 1000 USD
Assets	7,478,573
Liabilities	5,824,782
Expenses	740,186
Revenues	984,629
Stockholders Equity	1,653,791
Net Income	244,443
Comprehensive Net Income	244,443
Economic Capital Ratio	16%

