





SAVINGS & CREDIT 2020



PennyMac Financial Services Inc. Rank 10 of 96



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 55% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.1% points above the market average of 9.4%.

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	503,458
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	947,960
Other Assets	10,204,017
Other Compr. Net Income	0
Other Expenses	-517,176
Other Liabilities	8,142,510
Other Net Income	1,477,404
Other Revenues	0
Professional Fees	150,197
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	10,204,017
Liabilities	8,142,510
Expenses	1,084,439
Revenues	0
Stockholders Equity	2,061,507
Net Income	392,965
Comprehensive Net Income	392,965
Economic Capital Ratio	16%