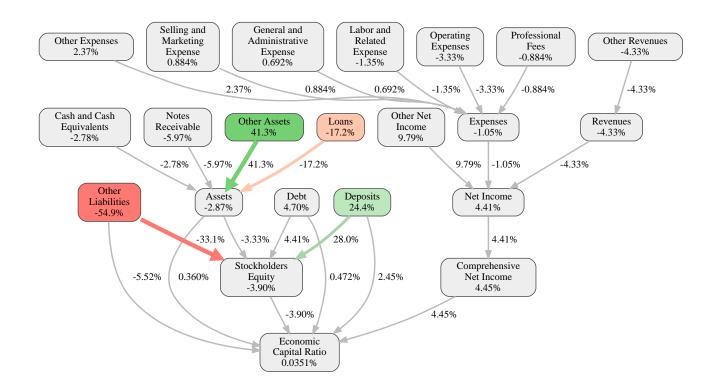


SAVINGS & CREDIT 2021



PennyMac Financial Services Inc. Rank 22 of 90





SAVINGS & CREDIT 2021





PennyMac Financial Services Inc. Rank 22 of 90

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 41% 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 11%, being 0.035% points above the market average of 11%.

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
Economic Capital Ratio	11%

