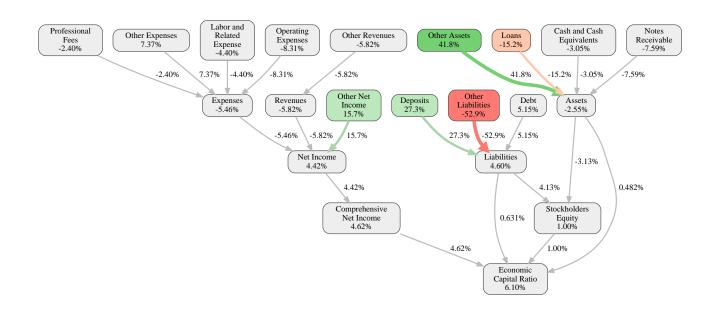


SAVINGS & CREDIT 2022



PennyMac Financial Services Inc. Rank 17 of 104





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PennyMac Financial Services Inc. Rank 17 of 104

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 42% points. The greatest weakness of PennyMac Financial Services Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 53% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 6.1% points above the market average of 9.8%.

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	999,802
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,808,178
Other Assets	18,776,612
Other Compr. Net Income	0
Other Expenses	-1,113,986
Other Liabilities	15,358,287
Other Net Income	3,167,361
Other Revenues	0
Professional Fees	425,071
Securities	0
Selling and Marketing Expense	44,806

Output Variable	Value in 1000 USD
Assets	18,776,612
Liabilities	15,358,287
Expenses	2,163,871
Revenues	0
Stockholders Equity	3,418,325
Net Income	1,003,490
Comprehensive Net Income	1,003,490
Economic Capital Ratio	16%

