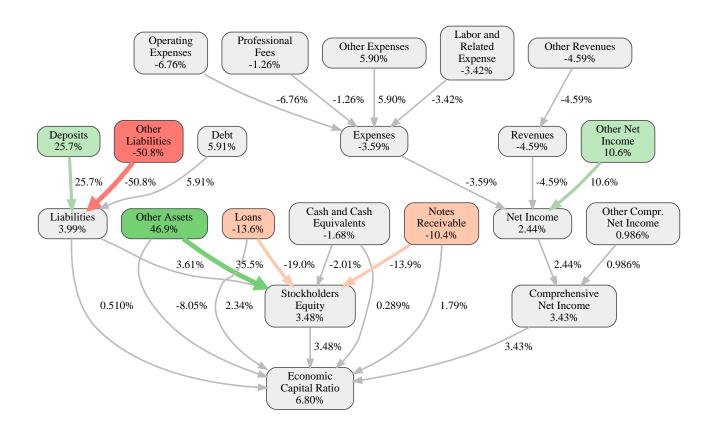


## **SAVINGS & CREDIT 2023**



## PennyMac Financial Services Inc. Rank 14 of 96





## **SAVINGS & CREDIT 2023**





## PennyMac Financial Services Inc. Rank 14 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 47% points. The greatest weakness of PennyMac Financial Services Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 6.8% points above the market average of 7.9%.

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	735,231
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,320,508
Other Assets	16,822,584
Other Compr. Net Income	0
Other Expenses	-839,145
Other Liabilities	13,351,535
Other Net Income	1,985,755
Other Revenues	0
Professional Fees	246,892
Securities	0
Selling and Marketing Expense	46,762

Output Variable	Value in 1000 USD
Assets	16,822,584
Liabilities	13,351,535
Expenses	1,510,248
Revenues	0
Stockholders Equity	3,471,049
Net Income	475,507
Comprehensive Net Income	475,507
Economic Capital Ratio	15%

