





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 17% points. The greatest weakness of Pennymac Financial Services Inc is the variable Other Liabilities, reducing the Economic Capital Ratio by 42% points.

The company's Economic Capital Ratio, given in the ranking table, is 18%, being 2.6% points above the market average of 15%.

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	576,964
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	1,218,025
Other Assets	18,844,563
Other Compr. Net Income	0
Other Expenses	-730,641
Other Liabilities	15,305,960
Other Net Income	1,401,656
Other Revenues	0
Professional Fees	175,021
Securities	0
Selling and Marketing Expense	17,631

Output Variable	Value in 1000 USD
Assets	18,844,563
Liabilities	15,305,960
Expenses	1,257,000
Revenues	0
Stockholders Equity	3,538,603
Net Income	144,656
Comprehensive Net Income	144,656
BaseVar	18,404,590
ECR before LimitedLiability	11%
Economic Capital Ratio	18%