



The relative strengths and weaknesses of Affirm Holdings 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 Affirm Holdings Inc compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Affirm Holdings Inc is the variable Expenses, reducing the Economic Capital Ratio by 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 26%, being 7.5% points above the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	1,466,558	Assets	4,866,967
Debt	0	Liabilities	2,291,440
Deposits	0	Expenses	1,251,788
Depreciation and Amortization	0	Revenues	870,464
General and Administrative Expense	383,749	Stockholders Equity	2,575,527
Interest Expense	0	Net Income	-441,027
Interest Payable	2,751	Comprehensive Net Income	-433,952
Labor and Related Expense	0	BaseVar	4,673,718
Loans	0	ECR before LimitedLiability	24%
Notes Receivable	1,904,560	Economic Capital Ratio	26%
Occupancy	0		
Operating Expenses	322,914		
Other Assets	1,495,849		
Other Compr. Net Income	7,075		
Other Expenses	362,935		
Other Liabilities	2,288,689		
Other Net Income	-59,703		
Other Revenues	870,464		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	182,190		