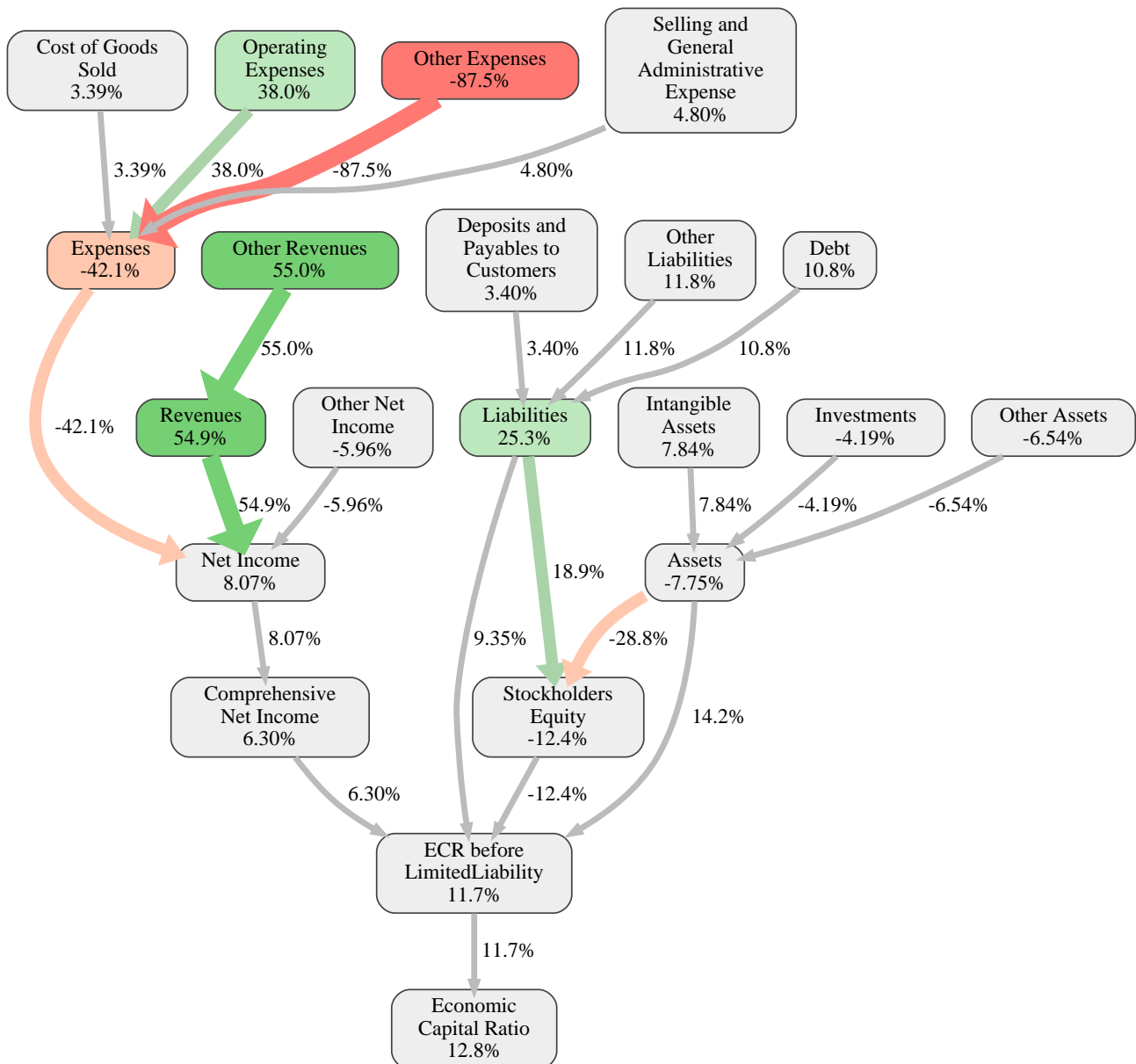




RealRate

FINANCE SERVICES 2012

Netspend Holdings Inc
Rank 13 of 32



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The relative strengths and weaknesses of Netspend 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 Netspend Holdings Inc compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 55% points. The greatest weakness of Netspend Holdings Inc is the variable Other Expenses, reducing the Economic Capital Ratio by 87% points.

The company's Economic Capital Ratio, given in the ranking table, is 118%, being 13% points above the market average of 105%.

Input Variable	Value in 1000 USD
Cash and Current Assets	91,271
Cost of Goods Sold	0
Debt	0
Deposits and Payables to Customers	0
Depreciation Interest and Fees Expenses	0
Intangible Assets	150,794
Investment Income	0
Investments	0
Labor Expense	52,736
Loans Income	0
Loans Payable	0
Operating Expenses	0
Operating and Employee Liabilities	31,330
Other Assets	30,677
Other Compr. Net Income	0
Other Expenses	203,694
Other Liabilities	70,559
Other Net Income	-2,349
Other Revenues	306,255
Revenue from Contract with Customer	0
Selling and General Administrative Expense	14,230

Output Variable	Value in 1000 USD
Liabilities	101,889
Assets	272,742
Expenses	270,660
Revenues	306,255
Stockholders Equity	170,853
Net Income	33,246
Comprehensive Net Income	33,246
ECR before Limited Liability	63%
Economic Capital Ratio	118%