

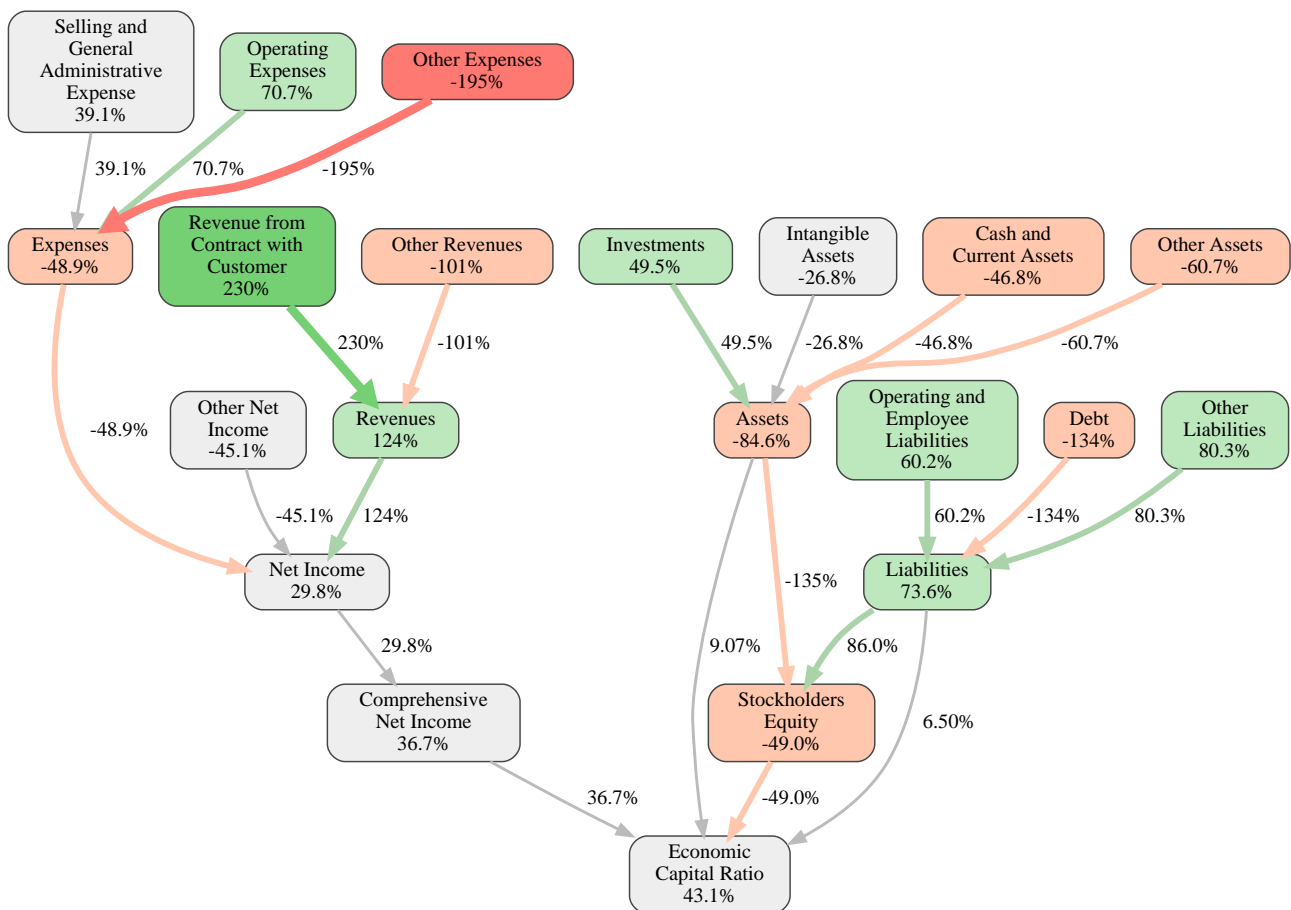


RealRate

FINANCE SERVICES 2019

Elevate Credit Inc.
Rank 40 of 56

Elevate



RealRate

The First AI Rating Agency

www.realrate.ai

The relative strengths and weaknesses of Elevate Credit 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 Elevate Credit Inc. compared to the market average is the variable Revenue from Contract with Customer, increasing the Economic Capital Ratio by 230% points. The greatest weakness of Elevate Credit Inc. is the variable Other Expenses, reducing the Economic Capital Ratio by 195% points.

The company's Economic Capital Ratio, given in the ranking table, is 30%, being 43% points above the market average of -14%.

Input Variable	Value in 1000 USD
Cash and Current Assets	58,313
Cost of Goods Sold	0
Debt	562,590
Deposits and Payables to Customers	28,261
Depreciation Interest and Fees Expenses	35,864
Intangible Assets	17,712
Investment Income	0
Investments	561,694
Labor Expense	94,382
Loans Income	0
Loans Payable	44,950
Operating Expenses	175,865
Operating and Employee Liabilities	0
Other Assets	115,554
Other Compr. Net Income	-1,949
Other Expenses	377,670
Other Liabilities	681
Other Net Income	-80,957
Other Revenues	0
Revenue from Contract with Customer	786,682
Selling and General Administrative Expense	9,435

Output Variable	Value in 1000 USD
Liabilities	636,482
Assets	753,273
Expenses	693,216
Revenues	786,682
Stockholders Equity	116,791
Net Income	12,509
Comprehensive Net Income	10,560
Economic Capital Ratio	30%