



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 237% points. The greatest weakness of Elevate Credit Inc is the variable Other Expenses, reducing the Economic Capital Ratio by 203% points.

The company's Economic Capital Ratio, given in the ranking table, is 31%, being 46% points above the market average of -15%.

| Input Variable                             | Value in<br>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<br>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   | 31%                  |