



The relative strengths and weaknesses of Enova International 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 Enova International Inc. compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 89% points. The greatest weakness of Enova International Inc. is the variable Expenses, reducing the Economic Capital Ratio by 71% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 11% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	52,917
Debt	857,929
Deposits	0
Depreciation and Amortization	15,190
General and Administrative Expense	107,060
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	859,946
Notes Receivable	0
Occupancy	0
Operating Expenses	360,002
Other Assets	415,322
Other Compr. Net Income	-6,719
Other Expenses	329,796
Other Liabilities	122,488
Other Net Income	-106,659
Other Revenues	1,114,074
Professional Fees	0
Securities	0
Selling and Marketing Expense	125,269

Output Variable	Value in 1000 USD
Assets	1,328,185
Liabilities	980,417
Expenses	937,317
Revenues	1,114,074
Stockholders Equity	347,768
Net Income	70,098
Comprehensive Net Income	63,379
Economic Capital Ratio	21%