



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 79% points. The greatest weakness of Enova International Inc. is the variable Expenses, reducing the Economic Capital Ratio by 62% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 7.6% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	35,895
Debt	991,181
Deposits	0
Depreciation and Amortization	15,055
General and Administrative Expense	109,204
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,062,650
Notes Receivable	0
Occupancy	0
Operating Expenses	323,653
Other Assets	475,807
Other Compr. Net Income	10,739
Other Expenses	405,556
Other Liabilities	206,558
Other Net Income	-169,545
Other Revenues	1,174,757
Professional Fees	0
Securities	0
Selling and Marketing Expense	115,132

Output Variable	Value in 1000 USD
Assets	1,574,352
Liabilities	1,197,739
Expenses	968,600
Revenues	1,174,757
Stockholders Equity	376,613
Net Income	36,612
Comprehensive Net Income	47,351
Economic Capital Ratio	17%