



The relative strengths and weaknesses of Affirm 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 Affirm Holdings Inc. compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 32% points. The greatest weakness of Affirm Holdings Inc. is the variable Expenses, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 14% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	1,466,558
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	370,251
Interest Expense	0
Interest Payable	2,751
Labor and Related Expense	0
Loans	0
Notes Receivable	1,904,560
Occupancy	0
Operating Expenses	329,849
Other Assets	1,495,849
Other Compr. Net Income	7,071
Other Expenses	362,935
Other Liabilities	2,283,063
Other Net Income	-54,073
Other Revenues	870,464
Professional Fees	0
Securities	0
Selling and Marketing Expense	184,279

Output Variable	Value in 1000 USD
Assets	4,866,967
Liabilities	2,285,814
Expenses	1,247,314
Revenues	870,464
Stockholders Equity	2,581,153
Net Income	-430,923
Comprehensive Net Income	-423,852
Economic Capital Ratio	24%