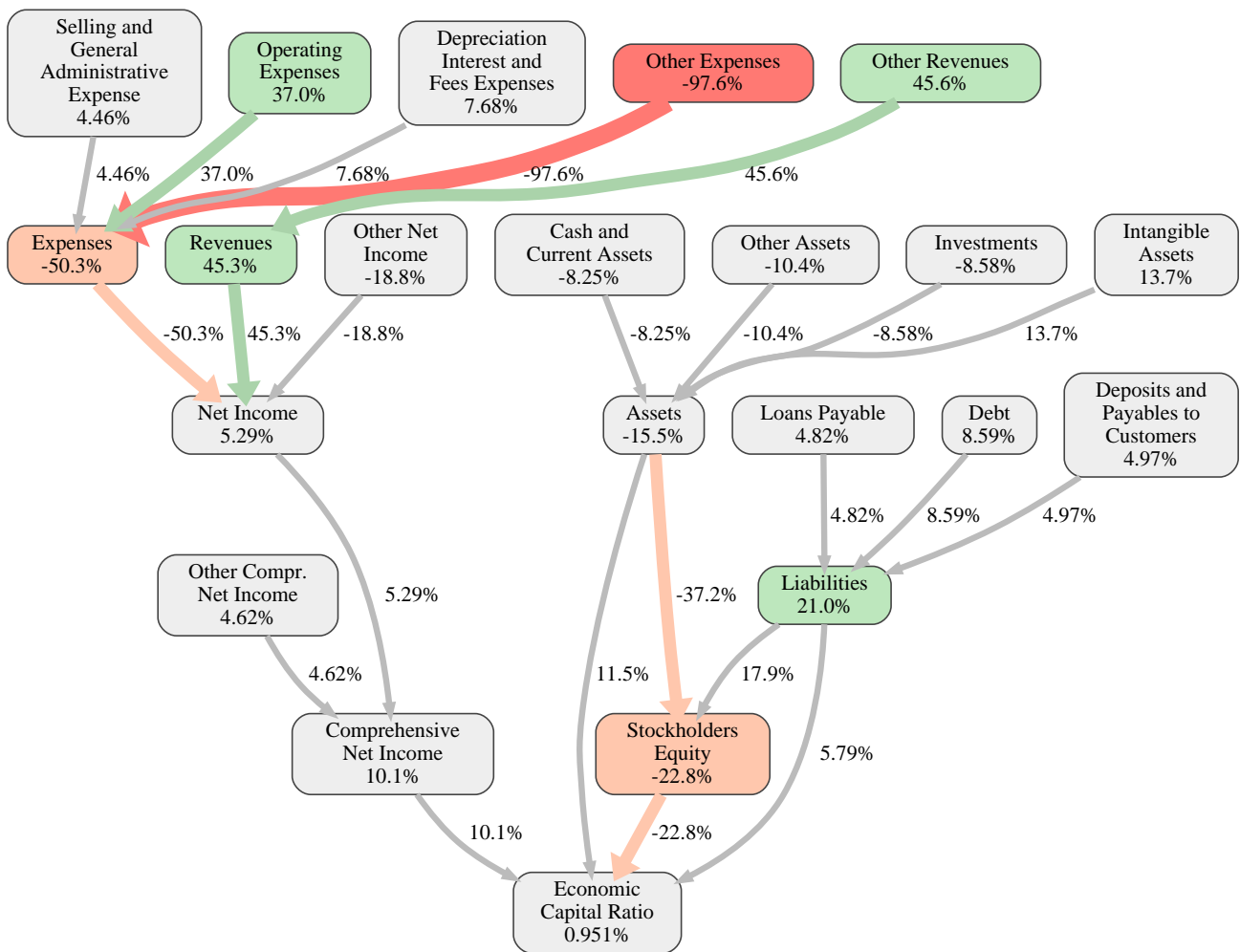




FINANCE SERVICES 2013

Netspend Holdings Inc
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The relative strengths and weaknesses of Netspend 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 Netspend Holdings Inc compared to the market average is the variable Other Revenues, increasing the Economic Capital Ratio by 46% points. The greatest weakness of Netspend Holdings Inc is the variable Other Expenses, reducing the Economic Capital Ratio by 98% points.

The company's Economic Capital Ratio, given in the ranking table, is 100%, being 0.95% points above the market average of 99%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Current Assets	57,822	Liabilities	134,947
Cost of Goods Sold	0	Assets	252,593
Debt	0	Expenses	330,006
Deposits and Payables to Customers	0	Revenues	351,332
Depreciation Interest and Fees Expenses	0	Stockholders Equity	117,646
Intangible Assets	148,813	Net Income	18,867
Investment Income	0	Comprehensive Net Income	19,739
Investments	0	BaseVar	536,104
Labor Expense	56,328	ECR before LimitedLiability	41%
Loans Income	0	Economic Capital Ratio	100%
Loans Payable	0		
Operating Expenses	0		
Operating and Employee Liabilities	57,568		
Other Assets	45,958		
Other Compr. Net Income	872		
Other Expenses	253,551		
Other Liabilities	77,379		
Other Net Income	-2,459		
Other Revenues	351,332		
Revenue from Contract with Customer	0		
Selling and General Administrative Expense	20,127		