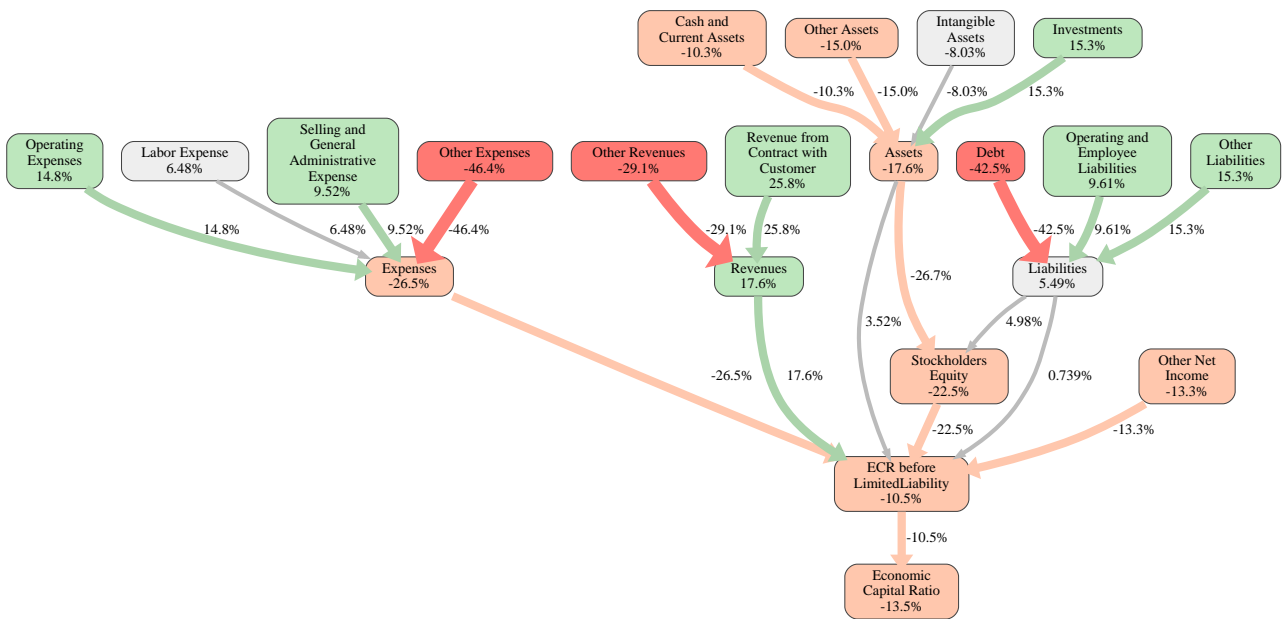




FINANCE SERVICES 2020

Elevate Credit Inc
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Elevate

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 26% points. The greatest weakness of Elevate Credit Inc is the variable Other Expenses, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 79%, being 13% points below the market average of 92%.

Input Variable	Value in 1000 USD
Cash and Current Assets	88,913
Cost of Goods Sold	51,283
Debt	555,063
Deposits and Payables to Customers	12,087
Depreciation Interest and Fees Expenses	36,715
Intangible Assets	17,429
Investment Income	0
Investments	583,868
Labor Expense	103,070
Loans Income	0
Loans Payable	44,991
Operating Expenses	191,169
Operating and Employee Liabilities	14,352
Other Assets	93,377
Other Compr. Net Income	1,042
Other Expenses	258,168
Other Liabilities	605
Other Net Income	-66,993
Other Revenues	0
Revenue from Contract with Customer	746,962
Selling and General Administrative Expense	7,381

Output Variable	Value in 1000 USD
Liabilities	627,098
Assets	783,587
Expenses	647,786
Revenues	746,962
Stockholders Equity	156,489
Net Income	32,183
Comprehensive Net Income	33,225
BaseVar	1,436,734
ECR before LimitedLiability	16%
Economic Capital Ratio	79%