ACE Cash Express Inc. Nov 12

Description:
Moderate diversity of products Operational advantages over smaller competitors Exposure to regulatory and legislative risks Reliance on third-party loan financiers High leverage and negative tangible equity

Standard & Poor's Ratings Services' ratings on ACE Cash Express Inc. are based, in part, on the company's exposure to regulatory and legislative risks. ACE's reliance on third-party loan financiers in Texas and Ohio and its high leverage and negative tangible equity also influence the rating. Other considerations include ACE's moderately balanced product portfolio and its operational advantages over smaller competitors. Regulatory and legislative risks limit ACE's ratings, and we believe potential state and federal legislation related to consumer lending may significantly reduce ACE's earnings. Payday loans are regulated at the state level, with...

Companies mentioned in this report are:
- ACE Cash Express Inc.

Action: Review

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