





# SAVINGS & CREDIT 2018

First Capital INC  
Rank 55 of 106



The relative strengths and weaknesses of First Capital 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 First Capital INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 6.2% points. The greatest weakness of First Capital INC is the variable Deposits, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.1% points below the market average of 17%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	758,956
Debt	0	Liabilities	677,906
Deposits	664,562	Expenses	3,103
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	81,050
Interest Expense	0	Net Income	7,452
Interest Payable	107	Comprehensive Net Income	8,008
Labor and Related Expense	0	BaseVar	725,538
Loans	409,618	ECR before LimitedLiability	6.8%
Notes Receivable	0	Economic Capital Ratio	14%
Occupancy	0		
Operating Expenses	0		
Other Assets	349,338		
Other Compr. Net Income	556		
Other Expenses	3,103		
Other Liabilities	13,237		
Other Net Income	10,555		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		