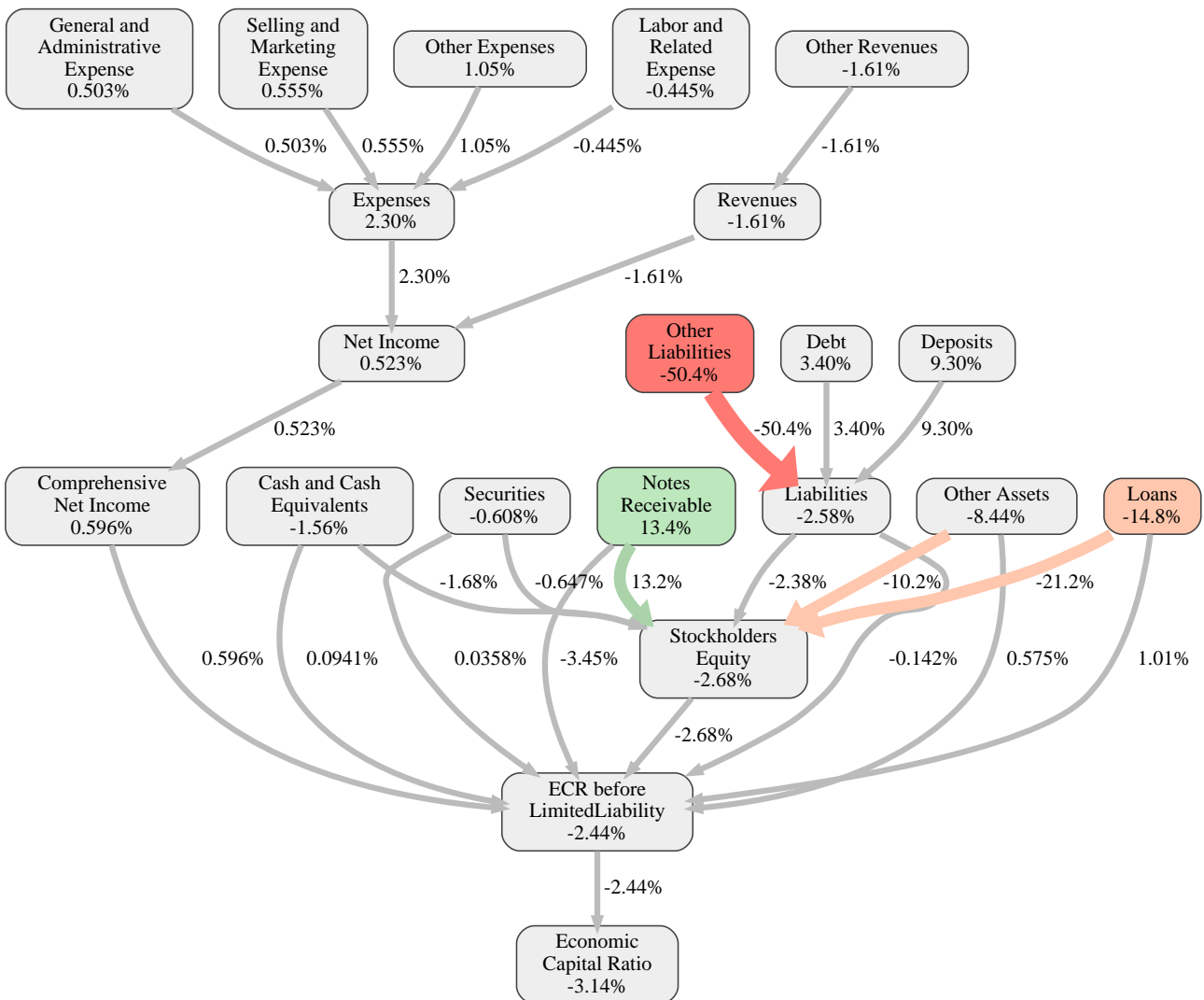




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Nelnet INC
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The relative strengths and weaknesses of Nelnet INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Nelnet INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 13% points. The greatest weakness of Nelnet INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 50% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.1% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	66,752
Debt	0
Deposits	0
Depreciation and Amortization	39,541
General and Administrative Expense	0
Interest Expense	0
Interest Payable	50,039
Labor and Related Expense	301,885
Loans	0
Notes Receivable	21,814,507
Occupancy	0
Operating Expenses	495,729
Other Assets	2,083,176
Other Compr. Net Income	11,232
Other Expenses	-276,563
Other Liabilities	21,749,009
Other Net Income	290,788
Other Revenues	431,625
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	23,964,435
Liabilities	21,799,048
Expenses	560,592
Revenues	431,625
Stockholders Equity	2,165,387
Net Income	161,821
Comprehensive Net Income	173,053
BaseVar	23,528,860
ECR before LimitedLiability	5.5%
Economic Capital Ratio	13%