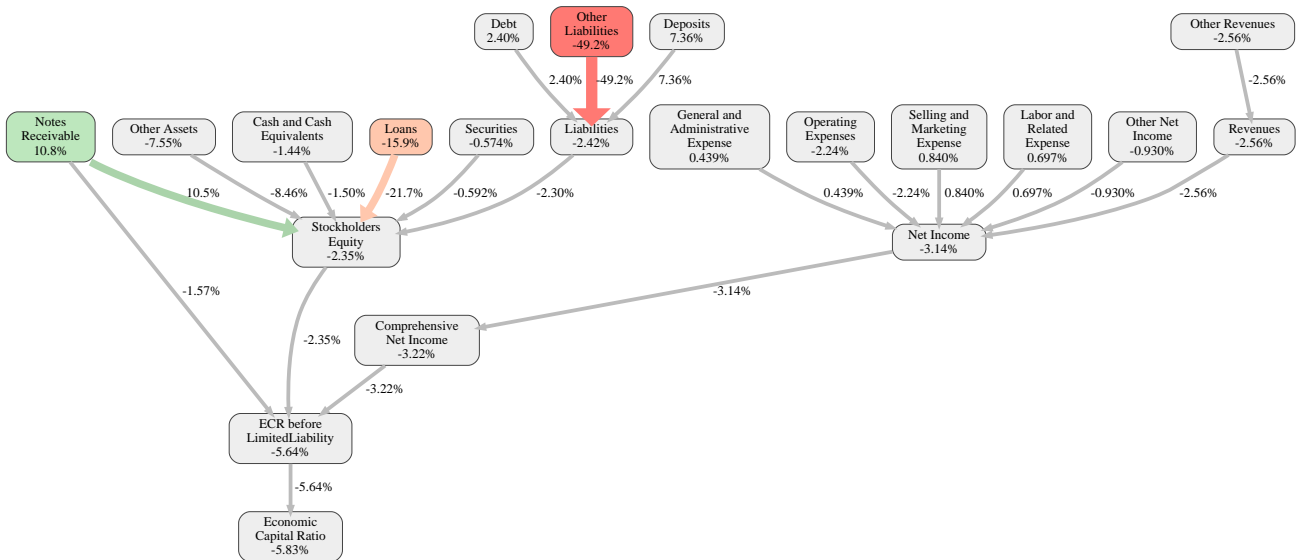




SAVINGS & CREDIT 2020

Nelnet INC
Rank 90 of 95





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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 11% points. The greatest weakness of Nelnet INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 49% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 5.8% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	133,906
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	47,285
Labor and Related Expense	0
Loans	0
Notes Receivable	20,669,371
Occupancy	0
Operating Expenses	762,824
Other Assets	2,905,693
Other Compr. Net Income	-402
Other Expenses	137,477
Other Liabilities	21,270,591
Other Net Income	179,561
Other Revenues	65,179
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	23,708,970
Liabilities	21,317,876
Expenses	900,301
Revenues	65,179
Stockholders Equity	2,391,094
Net Income	-655,561
Comprehensive Net Income	-655,963
BaseVar	23,086,144
ECR before LimitedLiability	2.4%
Economic Capital Ratio	11%