





# SAVINGS & CREDIT 2021

First Capital INC  
Rank 39 of 92



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 6.8% points. The greatest weakness of First Capital INC is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.0% points below the market average of 18%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,017,551
Debt	0	Liabilities	906,800
Deposits	900,461	Expenses	24,740
Depreciation and Amortization	0	Revenues	6,197
General and Administrative Expense	0	Stockholders Equity	110,751
Interest Expense	0	Net Income	10,264
Interest Payable	153	Comprehensive Net Income	14,931
Labor and Related Expense	13,808	BaseVar	994,381
Loans	500,331	ECR before LimitedLiability	7.3%
Notes Receivable	0	Economic Capital Ratio	15%
Occupancy	1,775		
Operating Expenses	0		
Other Assets	517,220		
Other Compr. Net Income	4,667		
Other Expenses	8,464		
Other Liabilities	6,186		
Other Net Income	28,807		
Other Revenues	6,197		
Professional Fees	693		
Securities	0		
Selling and Marketing Expense	0		