





SAVINGS & CREDIT 2022

First Capital INC
Rank 82 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 Assets, increasing the Economic Capital Ratio by 5.7% points. The greatest weakness of First Capital INC is the variable Deposits, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 5.1% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,156,603
Debt	0	Liabilities	1,042,663
Deposits	1,035,562	Expenses	26,771
Depreciation and Amortization	0	Revenues	6,896
General and Administrative Expense	0	Stockholders Equity	113,940
Interest Expense	0	Net Income	11,549
Interest Payable	97	Comprehensive Net Income	6,448
Labor and Related Expense	14,537	BaseVar	1,134,729
Loans	483,287	ECR before LimitedLiability	5.8%
Notes Receivable	0	Economic Capital Ratio	14%
Occupancy	1,770		
Operating Expenses	0		
Other Assets	673,316		
Other Compr. Net Income	-5,101		
Other Expenses	9,436		
Other Liabilities	7,004		
Other Net Income	31,424		
Other Revenues	6,896		
Professional Fees	1,028		
Securities	0		
Selling and Marketing Expense	0		