



SAVINGS & CREDIT 2023

First Capital INC
Rank 91 of 97



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 Notes Receivable, increasing the Economic Capital Ratio by 3.4% 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 10.0%, being 5.8% points below the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,151,400
Debt	0	Liabilities	1,066,130
Deposits	1,060,396	Expenses	27,408
Depreciation and Amortization	0	Revenues	7,608
General and Administrative Expense	0	Stockholders Equity	85,270
Interest Expense	0	Net Income	12,015
Interest Payable	123	Comprehensive Net Income	-25,473
Labor and Related Expense	14,697	BaseVar	1,160,924
Loans	0	ECR before LimitedLiability	1.5%
Notes Receivable	557,958	Economic Capital Ratio	10.0%
Occupancy	1,839		
Operating Expenses	0		
Other Assets	593,442		
Other Compr. Net Income	-37,488		
Other Expenses	10,126		
Other Liabilities	5,611		
Other Net Income	31,815		
Other Revenues	7,608		
Professional Fees	746		
Securities	0		
Selling and Marketing Expense	0		