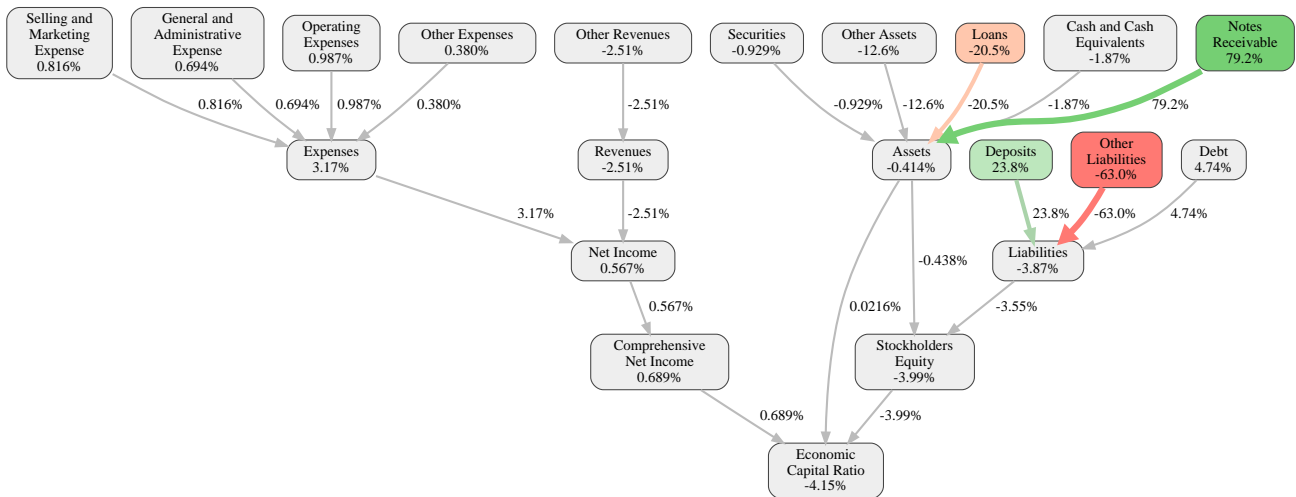




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NELNET INC
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The relative strengths and weaknesses of NELNET INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the 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 79% points. The greatest weakness of NELNET INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 63% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 4.2% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	69,654
Debt	0
Deposits	0
Depreciation and Amortization	33,933
General and Administrative Expense	0
Interest Expense	0
Interest Payable	45,677
Labor and Related Expense	255,924
Loans	0
Notes Receivable	24,903,724
Occupancy	0
Operating Expenses	441,515
Other Assets	2,206,730
Other Compr. Net Income	1,696
Other Expenses	-148,544
Other Liabilities	25,063,506
Other Net Income	359,063
Other Revenues	481,266
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	27,180,108
Liabilities	25,109,183
Expenses	582,828
Revenues	481,266
Stockholders Equity	2,070,925
Net Income	257,501
Comprehensive Net Income	259,197
Economic Capital Ratio	5.0%