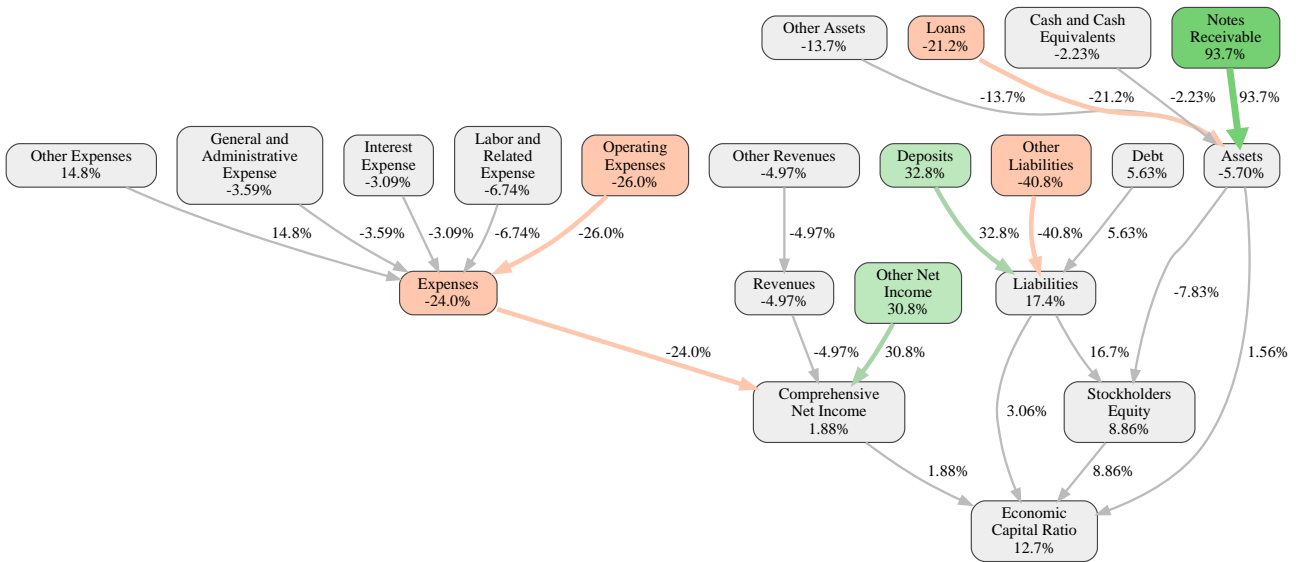


# SAVINGS & CREDIT 2018

NICHOLAS FINANCIAL INC  
Rank 6 of 108





# SAVINGS & CREDIT 2018



## NICHOLAS FINANCIAL INC Rank 6 of 108

The relative strengths and weaknesses of NICHOLAS FINANCIAL 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 NICHOLAS FINANCIAL INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 94% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 41% points.

The company's Economic Capital Ratio, given in the ranking table, is 21%, being 13% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	12,180
Interest Expense	9,222
Interest Payable	0
Labor and Related Expense	21,437
Loans	0
Notes Receivable	317,205
Occupancy	0
Operating Expenses	81,726
Other Assets	16,407
Other Compr. Net Income	0
Other Expenses	-40,948
Other Liabilities	224,752
Other Net Income	90,466
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,440

Output Variable	Value in 1000 USD
Assets	333,612
Liabilities	224,752
Expenses	85,057
Revenues	0
Stockholders Equity	108,860
Net Income	5,409
Comprehensive Net Income	5,409
Economic Capital Ratio	21%