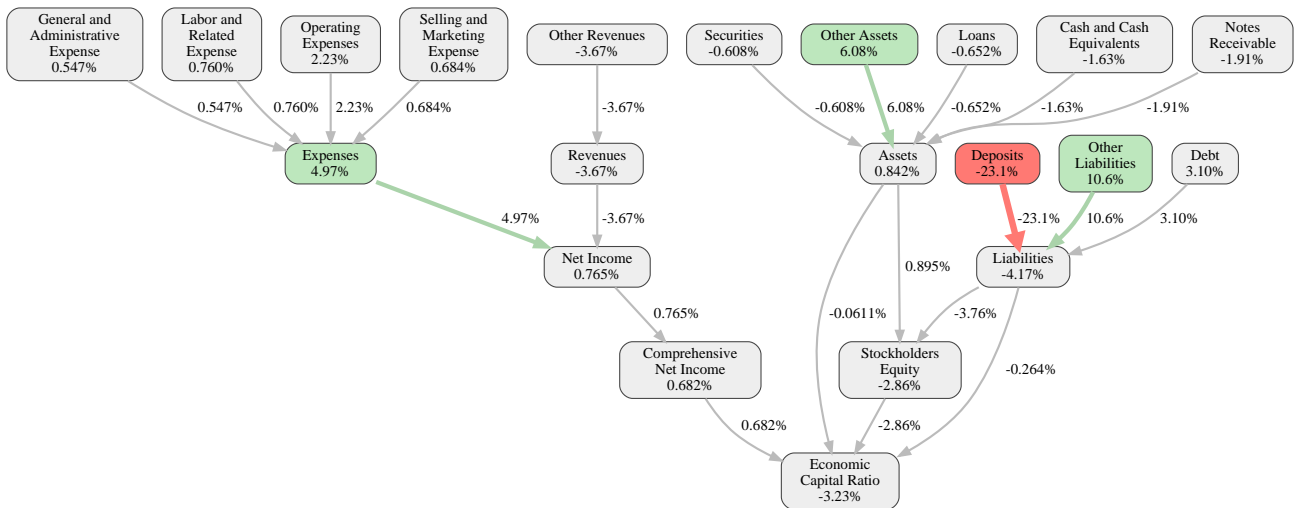




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The relative strengths and weaknesses of FIRST CAPITAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIRST CAPITAL INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 11% points. The greatest weakness of FIRST CAPITAL INC is the variable Deposits, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 3.2% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	701,646
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	150
Labor and Related Expense	0
Loans	434,260
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	359,902
Other Compr. Net Income	-1,430
Other Expenses	1,394
Other Liabilities	6,410
Other Net Income	10,660
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	794,162
Liabilities	708,206
Expenses	1,394
Revenues	0
Stockholders Equity	85,956
Net Income	9,266
Comprehensive Net Income	7,836
Economic Capital Ratio	6.8%