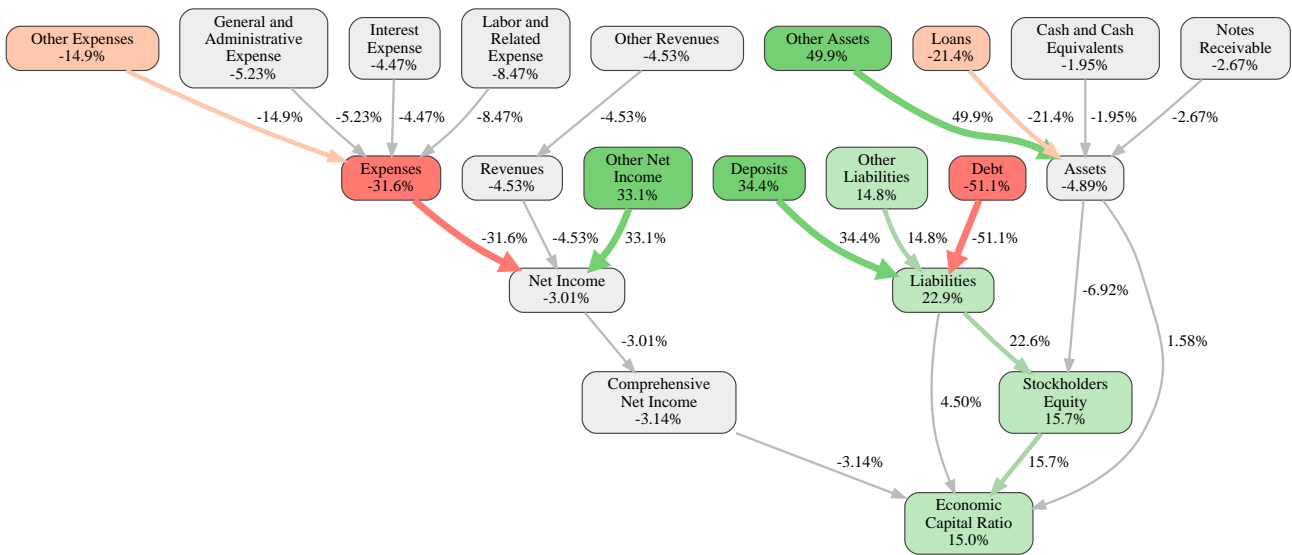


SAVINGS & CREDIT 2020

NICHOLAS FINANCIAL INC
Rank 4 of 96





SAVINGS & CREDIT 2020



NICHOLAS FINANCIAL INC Rank 4 of 96

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 Other Assets, increasing the Economic Capital Ratio by 50% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Debt, reducing the Economic Capital Ratio by 51% points.

The company's Economic Capital Ratio, given in the ranking table, is 24%, being 15% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	142,619
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	11,724
Interest Expense	9,504
Interest Payable	0
Labor and Related Expense	18,998
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	252,420
Other Compr. Net Income	0
Other Expenses	32,276
Other Liabilities	4,916
Other Net Income	71,300
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	2,446

Output Variable	Value in 1000 USD
Assets	252,420
Liabilities	147,535
Expenses	74,948
Revenues	0
Stockholders Equity	104,885
Net Income	-3,648
Comprehensive Net Income	-3,648
Economic Capital Ratio	24%