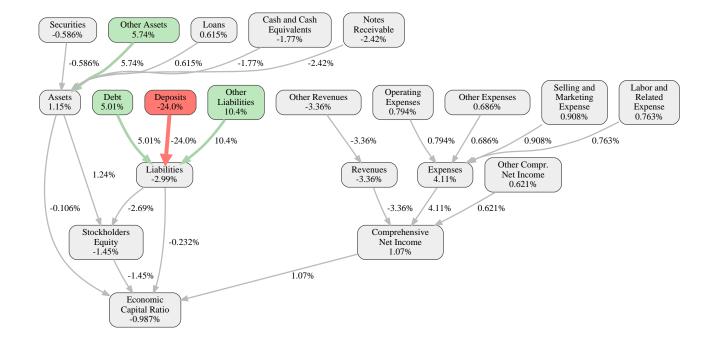


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The relative strengths and weaknesses of FIRST CAPITAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of FIRST CAPITAL INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 10% points. The greatest weakness of FIRST CAPITAL INC is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.4%, being 0.99% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	722,177
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	210
Labor and Related Expense	0
Loans	466,494
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	361,002
Other Compr. Net Income	5,606
Other Expenses	1,987
Other Liabilities	6,161
Other Net Income	12,325
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	827,496
Liabilities	728,548
Expenses	1,987
Revenues	0
Stockholders Equity	98,948
Net Income	10,338
Comprehensive Net Income	15,944
Economic Capital Ratio	8.4%

