





# SAVINGS & CREDIT 2021

**FIRST CAPITAL INC**  
Rank 39 of 90



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 12% points. The greatest weakness of FIRST CAPITAL INC is the variable Deposits, reducing the Economic Capital Ratio by 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.3%, being 3.8% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	900,461
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	153
Labor and Related Expense	13,808
Loans	500,331
Notes Receivable	0
Occupancy	1,775
Operating Expenses	0
Other Assets	517,220
Other Compr. Net Income	4,667
Other Expenses	8,464
Other Liabilities	6,186
Other Net Income	28,807
Other Revenues	6,197
Professional Fees	693
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,017,551
Liabilities	906,800
Expenses	24,740
Revenues	6,197
Stockholders Equity	110,751
Net Income	10,264
Comprehensive Net Income	14,931
Economic Capital Ratio	7.3%