





SAVINGS & CREDIT 2022



NICHOLAS FINANCIAL INC Rank 4 of 104

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 44% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Debt, reducing the Economic Capital Ratio by 44% points.

The company's Economic Capital Ratio, given in the ranking table, is 43%, being 33% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	89,398
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	11,248
Interest Expense	5,980
Interest Payable	0
Labor and Related Expense	19,083
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	212,438
Other Compr. Net Income	0
Other Expenses	10,089
Other Liabilities	7,818
Other Net Income	0
Other Revenues	56,020
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,269

Output Variable	Value in 1000 USD
Assets	212,438
Liabilities	97,216
Expenses	47,669
Revenues	56,020
Stockholders Equity	115,222
Net Income	8,351
Comprehensive Net Income	8,351
Economic Capital Ratio	43%