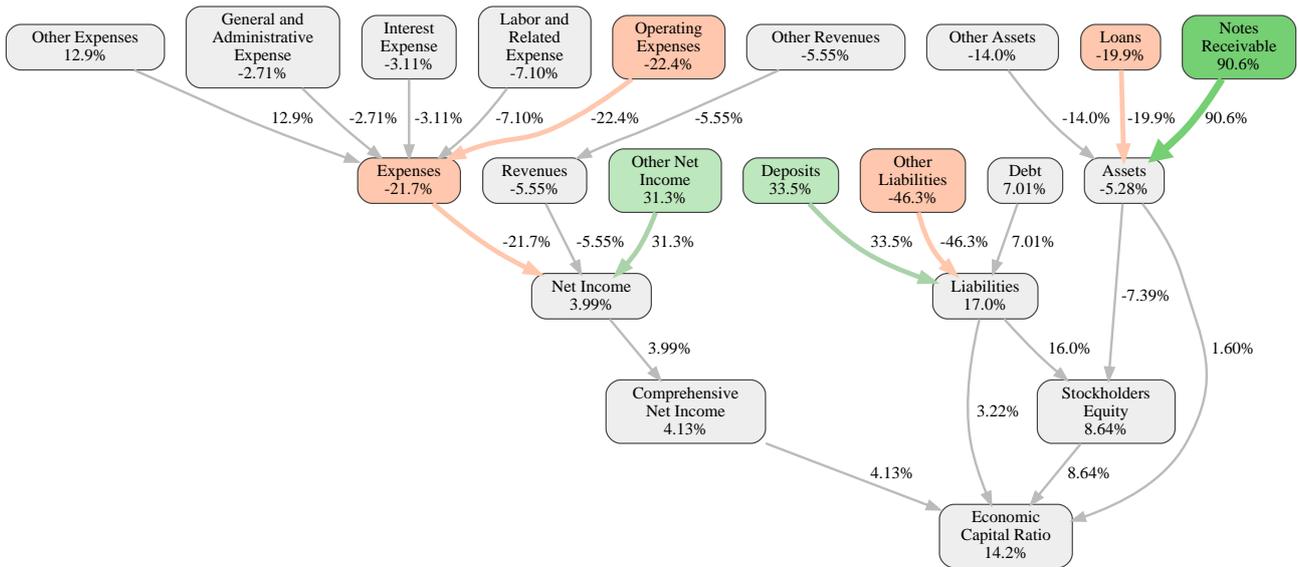




SAVINGS & CREDIT 2017

NICHOLAS FINANCIAL INC
Rank 6 of 93





SAVINGS & CREDIT 2017



NICHOLAS FINANCIAL INC Rank 6 of 93

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 Notes Receivable, increasing the Economic Capital Ratio by 91% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 46% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 14% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	9,831
Interest Expense	9,007
Interest Payable	0
Labor and Related Expense	22,313
Loans	0
Notes Receivable	311,837
Occupancy	0
Operating Expenses	70,602
Other Assets	13,472
Other Compr. Net Income	0
Other Expenses	-36,116
Other Liabilities	222,460
Other Net Income	90,707
Other Revenues	0
Professional Fees	1,194
Securities	0
Selling and Marketing Expense	1,497

Output Variable	Value in 1000 USD
Assets	325,309
Liabilities	222,460
Expenses	78,328
Revenues	0
Stockholders Equity	102,849
Net Income	12,379
Comprehensive Net Income	12,379
Economic Capital Ratio	23%