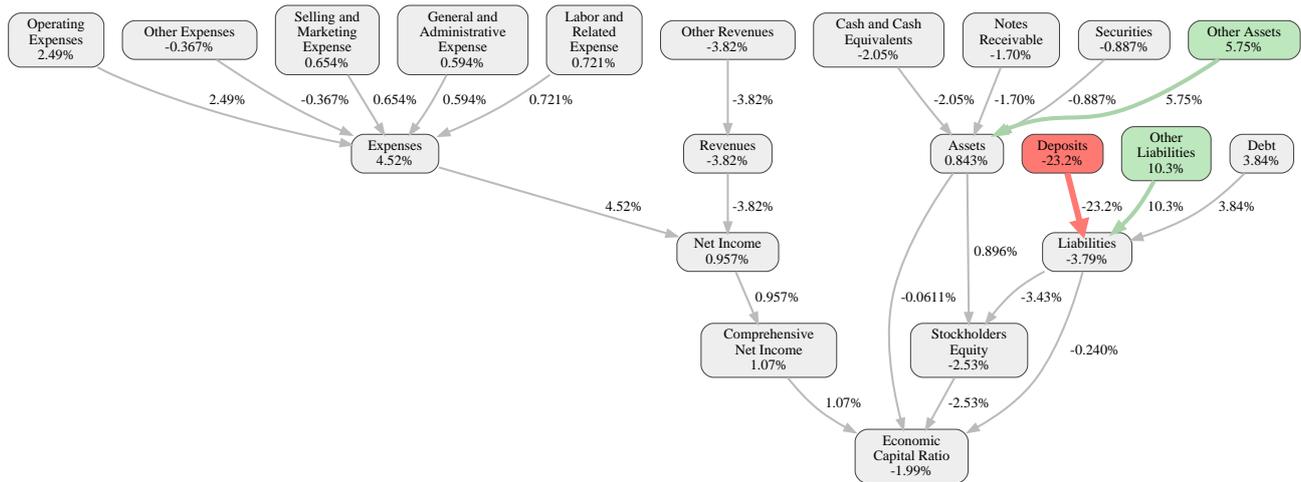




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The relative strengths and weaknesses of FIRST CAPITAL INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.8%, being 2.0% points below the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	664,562
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	107
Labor and Related Expense	0
Loans	409,618
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	349,338
Other Compr. Net Income	556
Other Expenses	3,103
Other Liabilities	13,237
Other Net Income	10,555
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	758,956
Liabilities	677,906
Expenses	3,103
Revenues	0
Stockholders Equity	81,050
Net Income	7,452
Comprehensive Net Income	8,008
Economic Capital Ratio	6.8%