





SAVINGS & CREDIT 2019



NICHOLAS FINANCIAL INC Rank 7 of 103

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 97% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 23%, being 13% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	11,324
Interest Expense	10,137
Interest Payable	0
Labor and Related Expense	19,868
Loans	0
Notes Receivable	269,876
Occupancy	0
Operating Expenses	80,754
Other Assets	14,286
Other Compr. Net Income	0
Other Expenses	-38,557
Other Liabilities	175,725
Other Net Income	83,917
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,489

Output Variable	Value in 1000 USD
Assets	284,162
Liabilities	175,725
Expenses	85,015
Revenues	0
Stockholders Equity	108,437
Net Income	-1,098
Comprehensive Net Income	-1,098
Economic Capital Ratio	23%