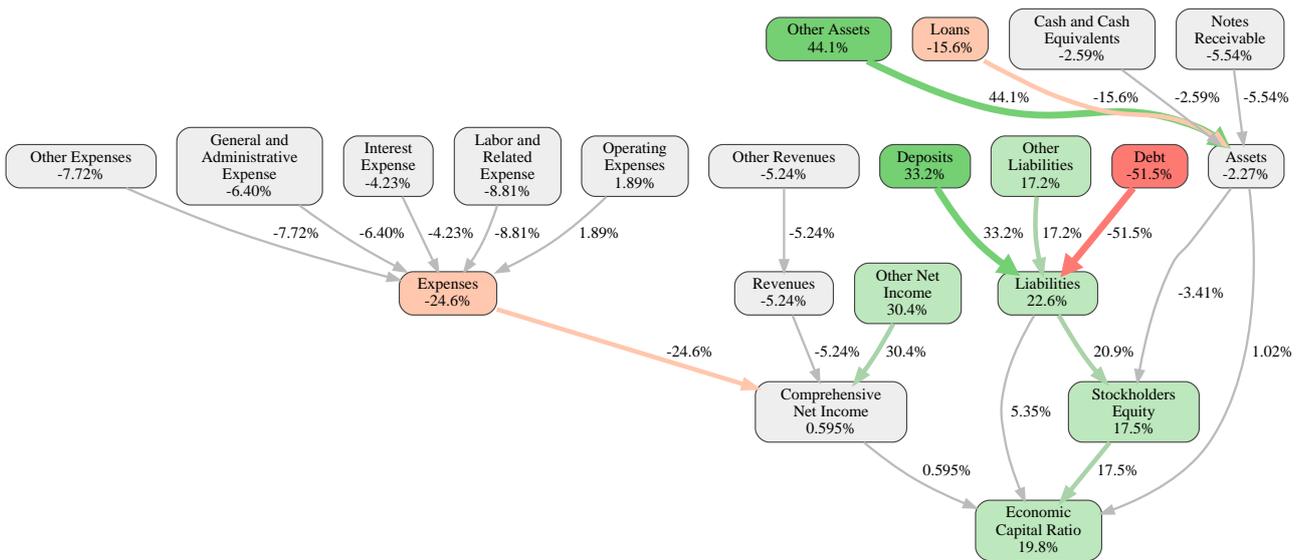




SAVINGS & CREDIT 2021

NICHOLAS FINANCIAL INC
Rank 5 of 90





SAVINGS & CREDIT 2021



NICHOLAS FINANCIAL INC Rank 5 of 90

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 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 31%, being 20% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	124,255
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	13,393
Interest Expense	8,515
Interest Payable	0
Labor and Related Expense	18,804
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	238,818
Other Compr. Net Income	0
Other Expenses	16,369
Other Liabilities	6,984
Other Net Income	62,095
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,548

Output Variable	Value in 1000 USD
Assets	238,818
Liabilities	131,239
Expenses	58,629
Revenues	0
Stockholders Equity	107,579
Net Income	3,466
Comprehensive Net Income	3,466
Economic Capital Ratio	31%