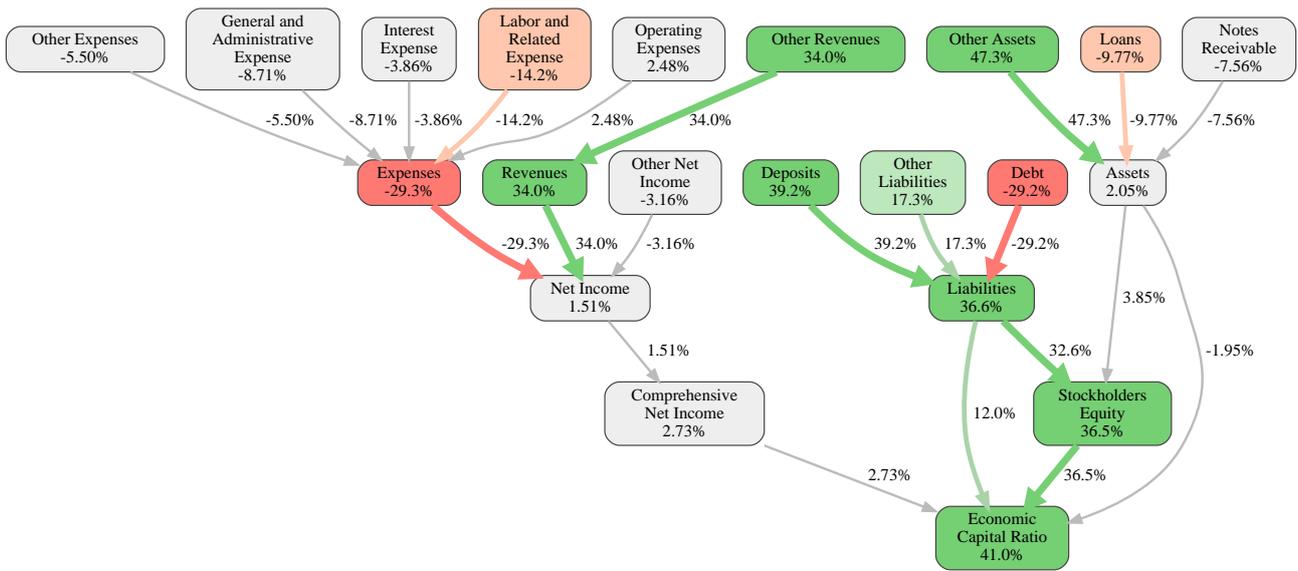




SAVINGS & CREDIT 2023

NICHOLAS FINANCIAL INC
Rank 3 of 96





SAVINGS & CREDIT 2023



NICHOLAS FINANCIAL INC Rank 3 of 96

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 47% points. The greatest weakness of NICHOLAS FINANCIAL INC is the variable Expenses, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 49%, being 41% points above the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	58,057
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	12,120
Interest Expense	5,366
Interest Payable	0
Labor and Related Expense	20,050
Loans	0
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	183,570
Other Compr. Net Income	0
Other Expenses	7,414
Other Liabilities	9,127
Other Net Income	0
Other Revenues	49,779
Professional Fees	0
Securities	0
Selling and Marketing Expense	1,831

Output Variable	Value in 1000 USD
Assets	183,570
Liabilities	67,184
Expenses	46,781
Revenues	49,779
Stockholders Equity	116,386
Net Income	2,998
Comprehensive Net Income	2,998
Economic Capital Ratio	49%