





# SAVINGS & CREDIT 2024

First Capital INC  
Rank 32 of 76



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 6.6% 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 15%, being 0.44% points below the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,025,211
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,209
Labor and Related Expense	15,002
Loans	0
Notes Receivable	614,409
Occupancy	1,762
Operating Expenses	0
Other Assets	543,471
Other Compr. Net Income	11,695
Other Expenses	10,819
Other Liabilities	26,115
Other Net Income	33,701
Other Revenues	7,498
Professional Fees	693
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,157,880
Liabilities	1,052,535
Expenses	28,276
Revenues	7,498
Stockholders Equity	105,345
Net Income	12,923
Comprehensive Net Income	24,618
BaseVar	1,145,792
ECR before LimitedLiability	7.0%
Economic Capital Ratio	15%