





# SAVINGS & CREDIT 2025

First Capital INC  
Rank 37 of 64



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 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 2.3% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	0
Deposits	1,066,439
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	1,922
Labor and Related Expense	15,538
Loans	0
Notes Receivable	631,199
Occupancy	1,919
Operating Expenses	0
Other Assets	556,324
Other Compr. Net Income	1,030
Other Expenses	11,231
Other Liabilities	4,451
Other Net Income	34,553
Other Revenues	7,573
Professional Fees	1,356
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,187,523
Liabilities	1,072,812
Expenses	30,044
Revenues	7,573
Stockholders Equity	114,711
Net Income	12,082
Comprehensive Net Income	13,112
BaseVar	1,166,768
ECR before LimitedLiability	6.2%
Economic Capital Ratio	14%