



The relative strengths and weaknesses of Nelnet 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 Nelnet INC compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 8.5% points. The greatest weakness of Nelnet INC is the variable Debt, reducing the Economic Capital Ratio by 35% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.90% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	295,983
Debt	7,780,927
Deposits	1,669,173
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	20,426
Labor and Related Expense	0
Loans	0
Notes Receivable	10,006,695
Occupancy	0
Operating Expenses	927,088
Other Assets	3,761,105
Other Compr. Net Income	31,277
Other Expenses	354,258
Other Liabilities	1,016,028
Other Net Income	541,580
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	14,063,783
Liabilities	10,486,554
Expenses	1,281,346
Revenues	0
Stockholders Equity	3,577,229
Net Income	-739,766
Comprehensive Net Income	-708,489
BaseVar	13,202,270
ECR before LimitedLiability	8.8%
Economic Capital Ratio	16%