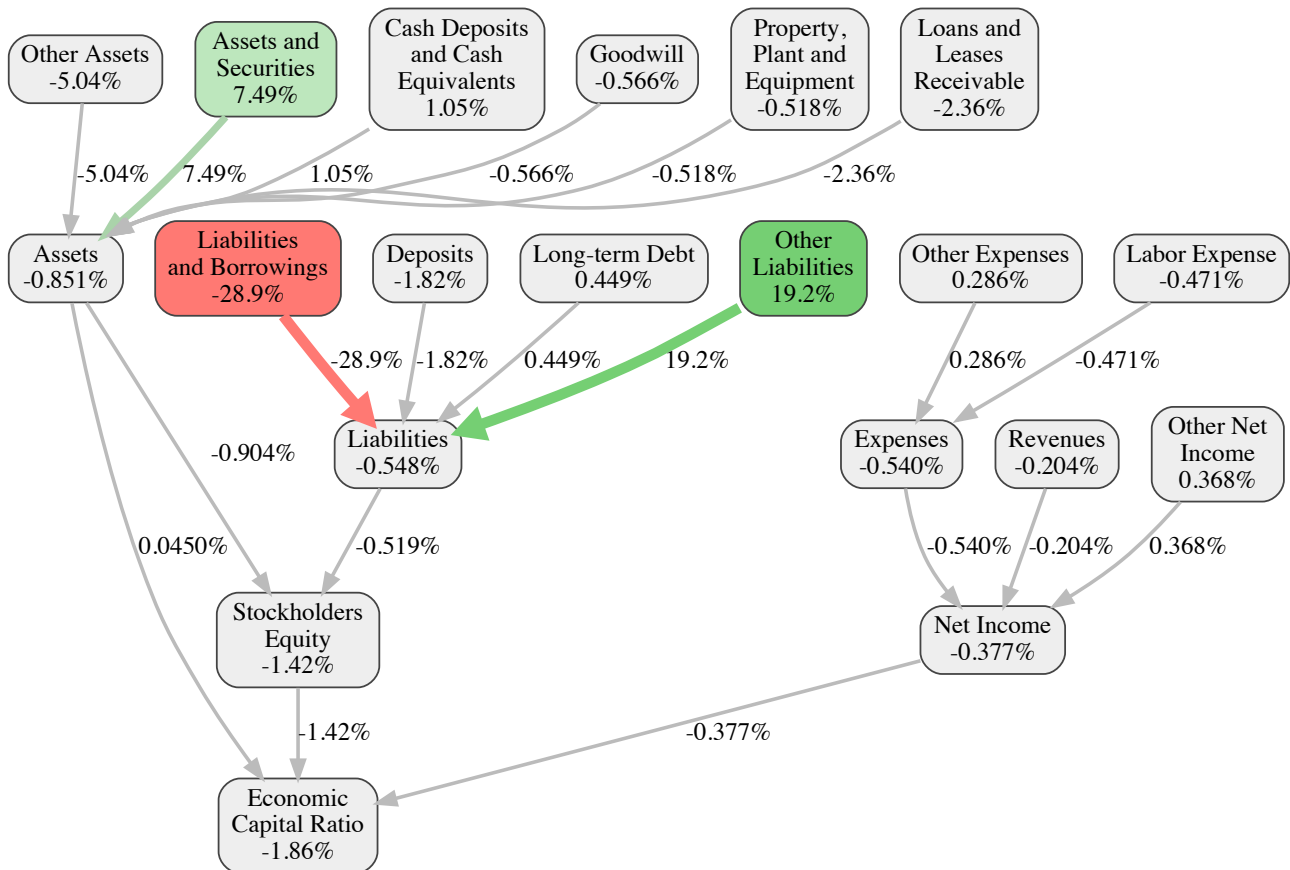




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The relative strengths and weaknesses of Franklin Financial Network Inc. are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Franklin Financial Network Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 19% points. The greatest weakness of Franklin Financial Network Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 29% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.0%, being 1.9% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	1,052,467
Cash Deposits and Cash Equivalents	280,212
Deposits	3,431,807
Fees	7,810
Goodwill	18,176
IT and Equipment Expense	0
Labor Expense	43,837
Liabilities and Borrowings	3,154,133
Loans and Leases Receivable	2,641,948
Long-term Debt	0
Occupancy	11,628
Other Assets	244,265
Other Compr. Net Income	-8,555
Other Expenses	7,004
Other Liabilities	-2,709,334
Other Net Income	105,816
Other Noninterest Expense	9,111
Property, Plant and Equipment	12,371
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,876,606
Assets	4,249,439
Expenses	79,390
Stockholders Equity	372,833
Net Income	26,426
Comprehensive Net Income	17,871
Economic Capital Ratio	5.0%

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