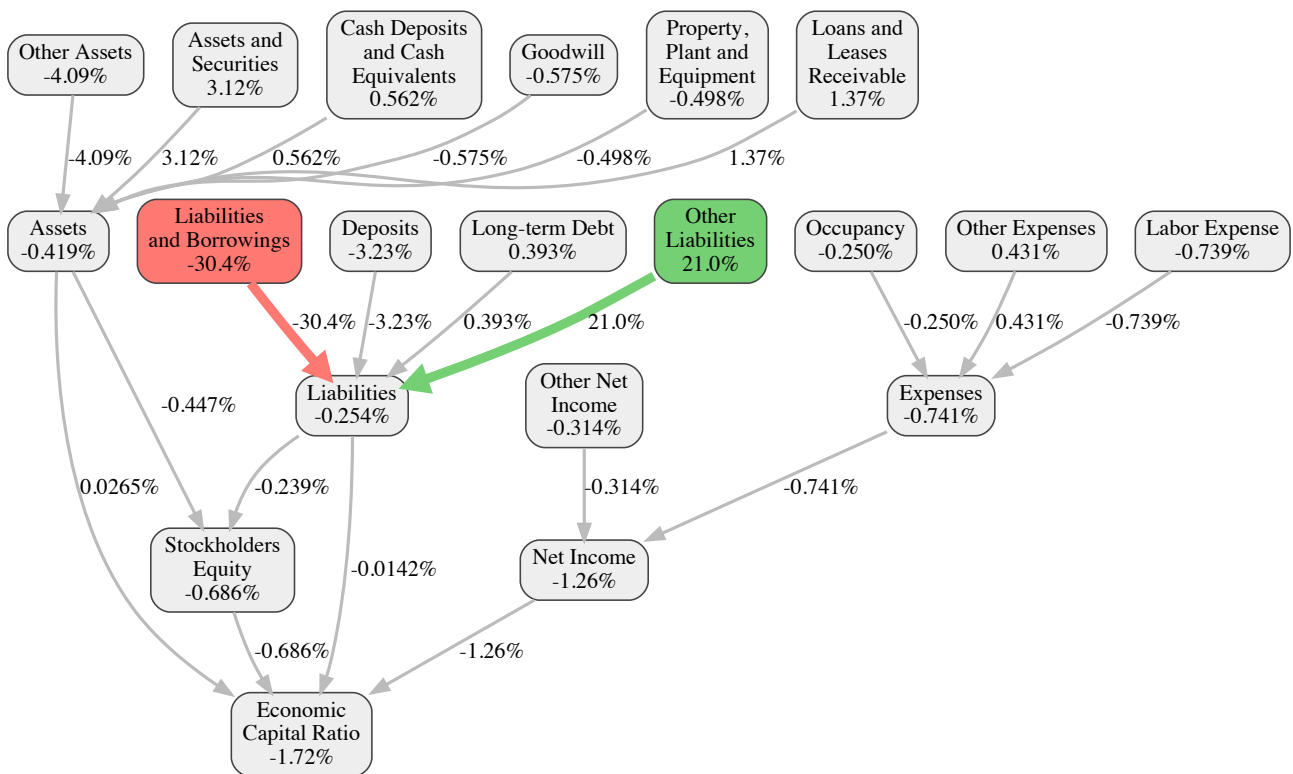




RealRate

STATE BANKS 2020

Franklin Financial Network Inc.
Rank 159 of 191



RealRate

• Financial Strength Rankings using Artificial Intelligence • www.realrate.ai



RealRate

STATE BANKS 2020

Franklin Financial Network Inc. Rank 159 of 191



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 21% points. The greatest weakness of Franklin Financial Network Inc. is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.9%, being 1.7% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	705,281
Cash Deposits and Cash Equivalents	234,991
Deposits	3,207,584
Fees	6,199
Goodwill	18,176
IT and Equipment Expense	0
Labor Expense	50,813
Liabilities and Borrowings	2,948,290
Loans and Leases Receivable	2,767,008
Long-term Debt	0
Occupancy	13,069
Other Assets	158,565
Other Compr. Net Income	17,160
Other Expenses	1,880
Other Liabilities	-2,670,138
Other Net Income	79,153
Other Noninterest Expense	10,105
Property, Plant and Equipment	12,141
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,485,736
Assets	3,896,162
Expenses	82,066
Stockholders Equity	410,426
Net Income	-2,913
Comprehensive Net Income	14,247
Economic Capital Ratio	5.9%



RealRate

• Financial Strength Rankings using Artificial Intelligence • www.realrate.ai