





# SAVINGS & CREDIT 2023



## 1st Franklin Financial CORP Rank 23 of 97

The relative strengths and weaknesses of 1st Franklin Financial CORP 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 1st Franklin Financial CORP compared to the market average is the variable Deposits, increasing the Economic Capital Ratio by 12% points. The greatest weakness of 1st Franklin Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 1.4% points above the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	65,434
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	113,733
Loans	0
Notes Receivable	800,276
Occupancy	18,173
Operating Expenses	189,080
Other Assets	297,214
Other Compr. Net Income	-36,138
Other Expenses	-127,488
Other Liabilities	903,631
Other Net Income	209,657
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,162,924
Liabilities	903,631
Expenses	193,497
Revenues	0
Stockholders Equity	259,293
Net Income	16,160
Comprehensive Net Income	-19,979
BaseVar	1,252,924
ECR before LimitedLiability	11%
Economic Capital Ratio	17%