



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 19%, being 3.6% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	34,835	Assets	1,240,297
Debt	0	Liabilities	975,714
Deposits	0	Expenses	204,044
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	264,583
Interest Expense	0	Net Income	530
Interest Payable	0	Comprehensive Net Income	7,976
Labor and Related Expense	111,763	BaseVar	1,316,037
Loans	0	ECR before LimitedLiability	13%
Notes Receivable	862,775	Economic Capital Ratio	19%
Occupancy	20,705		
Operating Expenses	199,223		
Other Assets	342,686		
Other Compr. Net Income	7,446		
Other Expenses	-127,648		
Other Liabilities	975,714		
Other Net Income	204,574		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		