



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 10% points. The greatest weakness of 1st Franklin Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.018% points above the market average of 16%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	44,715	Assets	1,311,663
Debt	0	Liabilities	1,060,952
Deposits	0	Expenses	228,864
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	250,711
Interest Expense	0	Net Income	-5,605
Interest Payable	0	Comprehensive Net Income	-13,872
Labor and Related Expense	124,597	BaseVar	1,416,502
Loans	0	ECR before LimitedLiability	9.4%
Notes Receivable	911,699	Economic Capital Ratio	16%
Occupancy	22,241		
Operating Expenses	223,168		
Other Assets	355,249		
Other Compr. Net Income	-8,267		
Other Expenses	-141,142		
Other Liabilities	1,060,952		
Other Net Income	223,259		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		