



The relative strengths and weaknesses of Community First Bancshares 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 Community First Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 7.2% points. The greatest weakness of Community First Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 8.9% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.5% points above the market average of 17%.

| Input Variable                     | Value in<br>1000 USD | Output Variable             | Value in<br>1000 USD |
|------------------------------------|----------------------|-----------------------------|----------------------|
| Cash and Cash Equivalents          | 40,796               | Assets                      | 305,984              |
| Debt                               | 0                    | Liabilities                 | 229,601              |
| Deposits                           | 216,387              | Expenses                    | 13,695               |
| Depreciation and Amortization      | 0                    | Revenues                    | 595                  |
| General and Administrative Expense | 0                    | Stockholders Equity         | 76,383               |
| Interest Expense                   | 0                    | Net Income                  | -278                 |
| Interest Payable                   | 0                    | Comprehensive Net Income    | -1,030               |
| Labor and Related Expense          | 6,585                | BaseVar                     | 281,724              |
| Loans                              | 222,485              | ECR before LimitedLiability | 14%                  |
| Notes Receivable                   | 0                    | Economic Capital Ratio      | 19%                  |
| Occupancy                          | 1,706                |                             |                      |
| Operating Expenses                 | 0                    |                             |                      |
| Other Assets                       | 42,703               |                             |                      |
| Other Compr. Net Income            | -752                 |                             |                      |
| Other Expenses                     | 4,313                |                             |                      |
| Other Liabilities                  | 13,214               |                             |                      |
| Other Net Income                   | 12,822               |                             |                      |
| Other Revenues                     | 595                  |                             |                      |
| Professional Fees                  | 1,091                |                             |                      |
| Securities                         | 0                    |                             |                      |
| Selling and Marketing Expense      | 0                    |                             |                      |