





# SAVINGS & CREDIT 2018



**Community  
First**  
BANCSHARES



**Community First Bancshares Inc.**  
Rank 11 of 108

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 16% points. The greatest weakness of Community First Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 17%, being 7.9% points above the market average of 8.7%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	35,943
Debt	0
Deposits	194,613
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	213,193
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	28,679
Other Compr. Net Income	57
Other Expenses	706
Other Liabilities	6,406
Other Net Income	2,071
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	277,815
Liabilities	201,019
Expenses	706
Revenues	0
Stockholders Equity	76,796
Net Income	1,365
Comprehensive Net Income	1,422
Economic Capital Ratio	17%