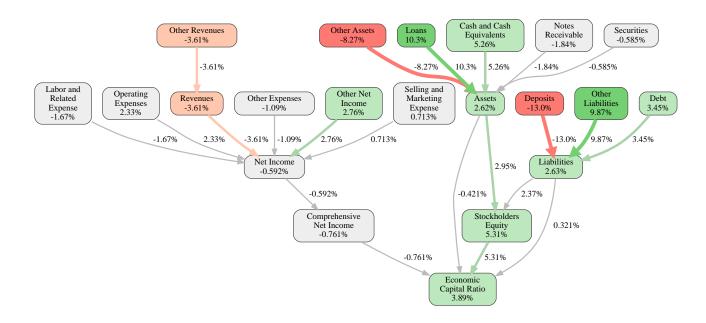


SAVINGS & CREDIT 2019



Community First Bancshares Inc. Rank 13 of 103





SAVINGS & CREDIT 2019



Community First Bancshares Inc. Rank 13 of 103

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 10% points. The greatest weakness of Community First Bancshares Inc. is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.9% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	40,796
Debt	0
Deposits	216,387
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	6,585
Loans	222,485
Notes Receivable	0
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

Output Variable	Value in 1000 USD
Assets	305,984
Liabilities	229,601
Expenses	13,695
Revenues	595
Stockholders Equity	76,383
Net Income	-278
Comprehensive Net Income	-1,030
Economic Capital Ratio	14%

