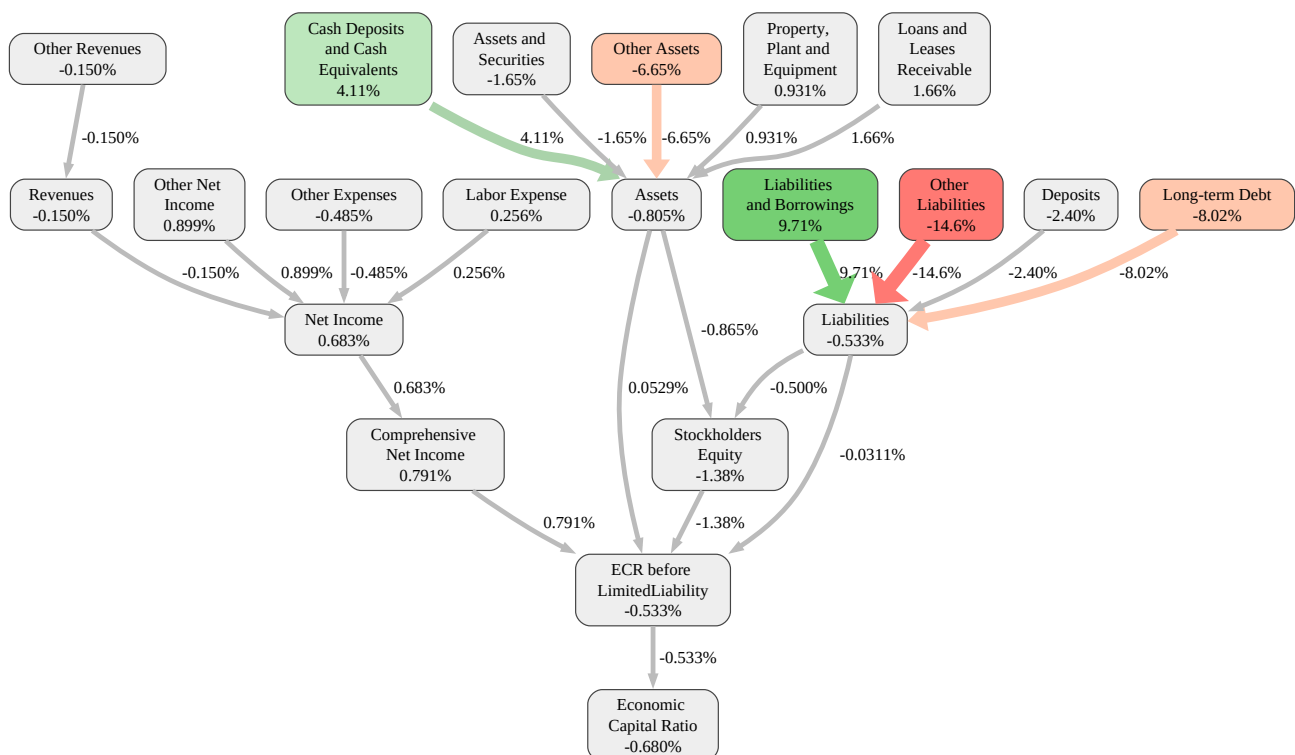




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of C F Financial CORP compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 9.7% points. The greatest weakness of C F Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 0.68% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	51,626
Cash Deposits and Cash Equivalents	148,139
Deposits	1,008,292
Fees	0
Goodwill	16,630
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	20,386
Loans and Leases Receivable	785,532
Long-term Debt	132,987
Occupancy	0
Other Assets	271,228
Other Compr. Net Income	-4,982
Other Expenses	6,710
Other Liabilities	37,691
Other Net Income	21,112
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	39,142

Output Variable	Value in 1000 USD
Liabilities	1,199,356
Assets	1,312,297
Expenses	6,710
Revenues	0
Stockholders Equity	112,941
Net Income	14,402
Comprehensive Net Income	9,420
BaseVar	1,315,366
ECR before Limited Liability	9.6%
Economic Capital Ratio	9.8%