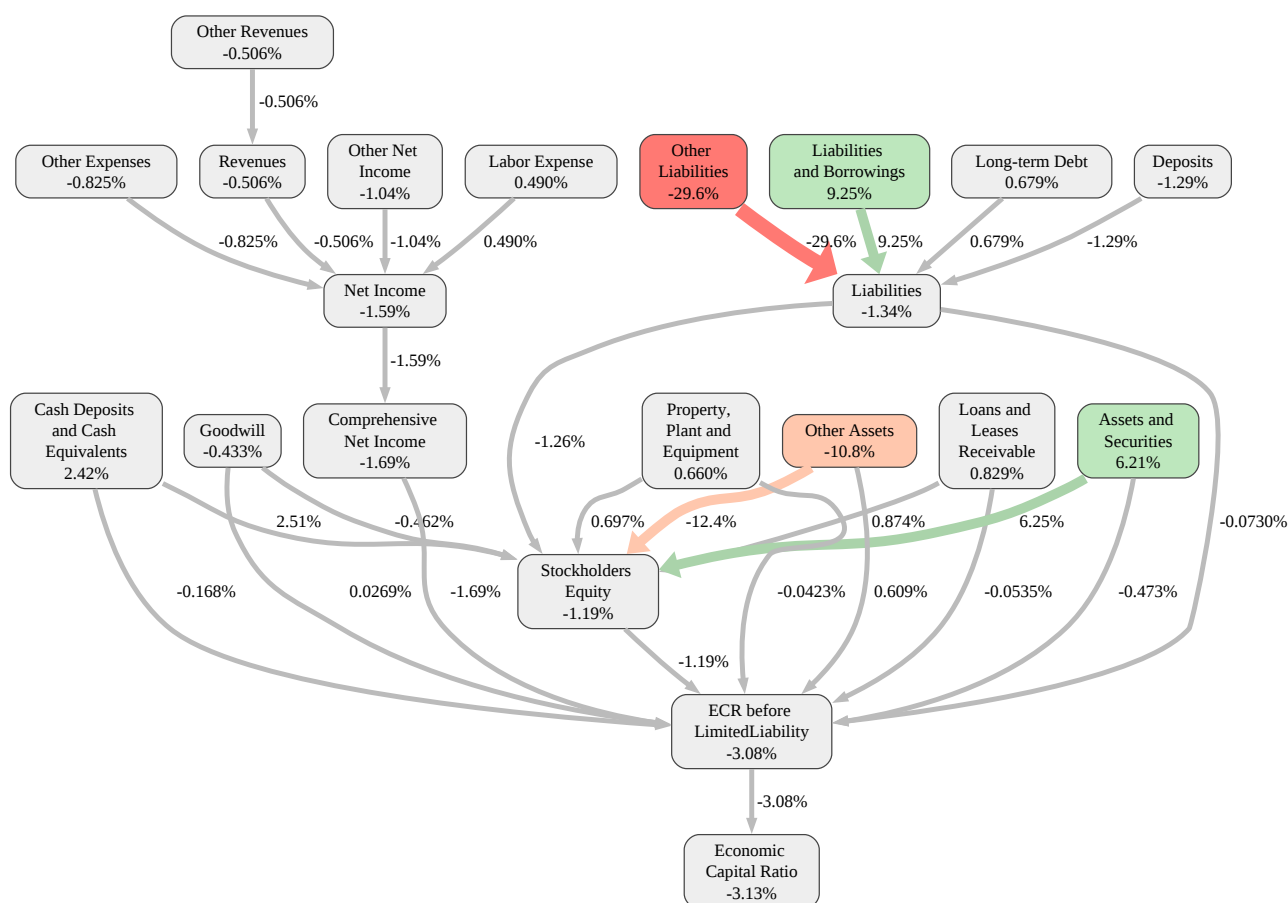




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 9.2% points. The greatest weakness of C F Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.3%, being 3.1% points below the market average of 12%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	250,317	Liabilities	1,367,354
Cash Deposits and Cash Equivalents	119,423	Assets	1,509,056
Deposits	1,171,429	Expenses	11,394
Fees	0	Revenues	0
Goodwill	14,425	Stockholders Equity	141,702
IT and Equipment Expense	0	Net Income	6,572
Labor Expense	0	Comprehensive Net Income	6,003
Liabilities and Borrowings	27,227	BaseVar	1,492,526
Loans and Leases Receivable	992,062	ECR before Limited Liability	9.1%
Long-term Debt	0	Economic Capital Ratio	9.3%
Occupancy	0		
Other Assets	95,860		
Other Compr. Net Income	-569		
Other Expenses	11,394		
Other Liabilities	168,698		
Other Net Income	17,966		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	36,969		