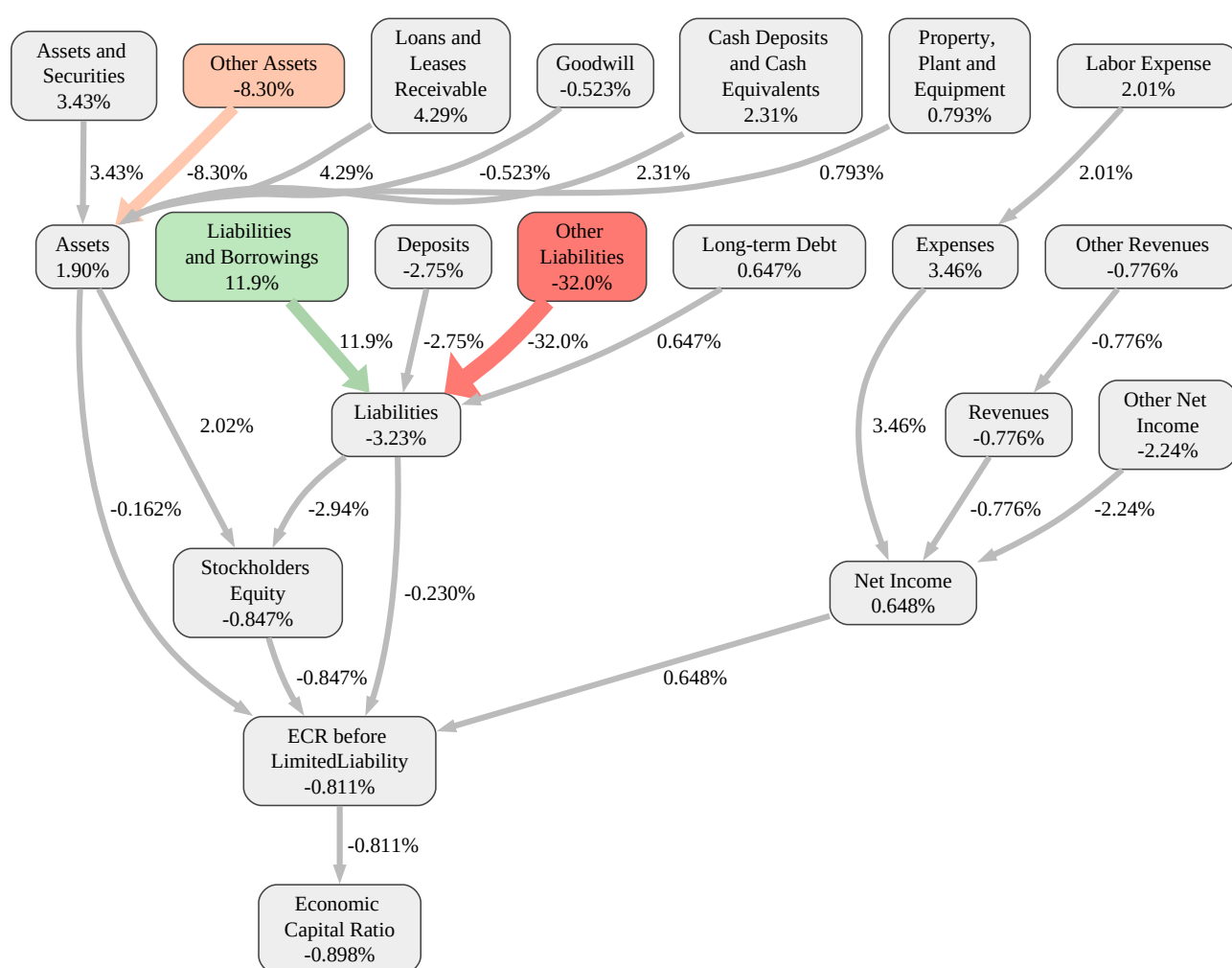




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 12% points. The greatest weakness of C F Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.90% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	244,552
Cash Deposits and Cash Equivalents	115,013
Deposits	1,181,661
Fees	0
Goodwill	14,425
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	27,181
Loans and Leases Receivable	1,028,097
Long-term Debt	0
Occupancy	0
Other Assets	82,224
Other Compr. Net Income	-2,785
Other Expenses	4,521
Other Liabilities	160,611
Other Net Income	22,541
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	37,100

Output Variable	Value in 1000 USD
Liabilities	1,369,453
Assets	1,521,411
Expenses	4,521
Revenues	0
Stockholders Equity	151,958
Net Income	18,020
Comprehensive Net Income	15,235
BaseVar	1,499,604
ECR before Limited Liability	12%
Economic Capital Ratio	12%