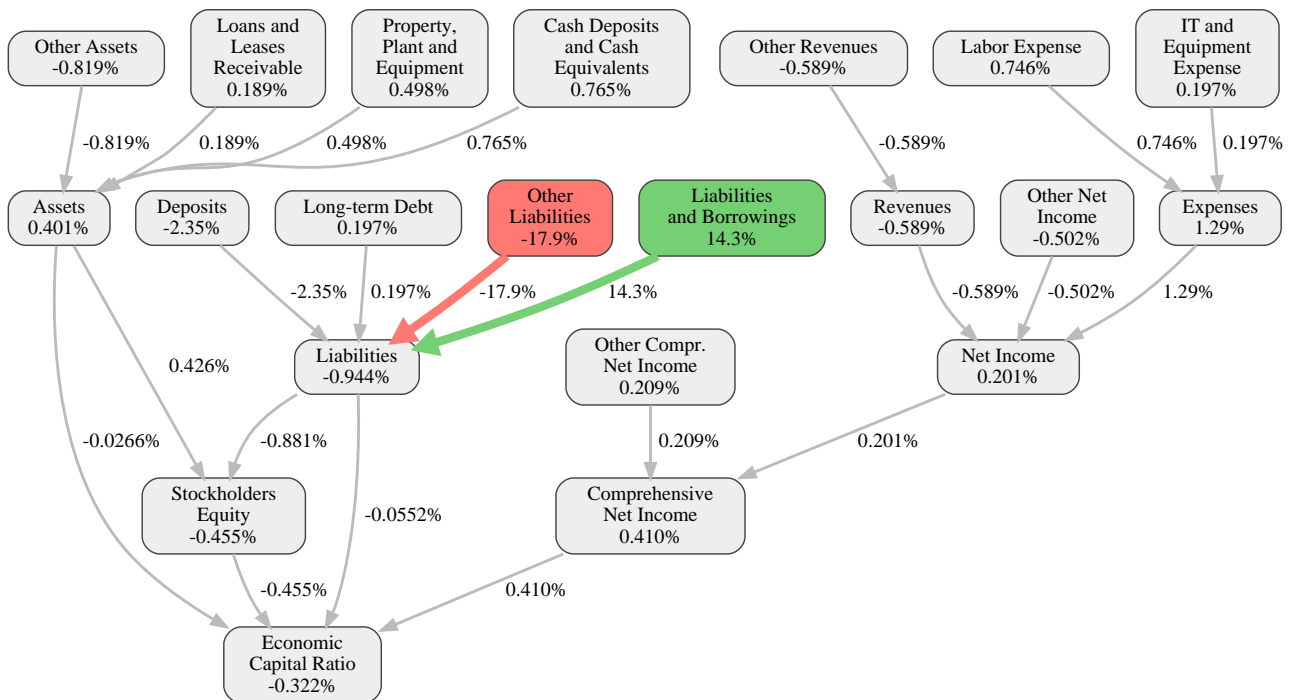




RealRate

STATE BANKS 2022

C & F FINANCIAL CORP Rank 85 of 174





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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 14% points. The greatest weakness of C & F FINANCIAL CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 18% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.2%, being 0.32% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	429,734
Cash Deposits and Cash Equivalents	267,745
Deposits	1,914,614
Fees	0
Goodwill	25,191
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	47,707
Loans and Leases Receivable	1,369,903
Long-term Debt	0
Occupancy	0
Other Assets	127,149
Other Compr. Net Income	-588
Other Expenses	8,959
Other Liabilities	91,176
Other Net Income	38,082
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,799

Output Variable	Value in 1000 USD
Liabilities	2,053,497
Assets	2,264,521
Expenses	8,959
Revenues	0
Stockholders Equity	211,024
Net Income	29,123
Comprehensive Net Income	28,535
Economic Capital Ratio	6.2%