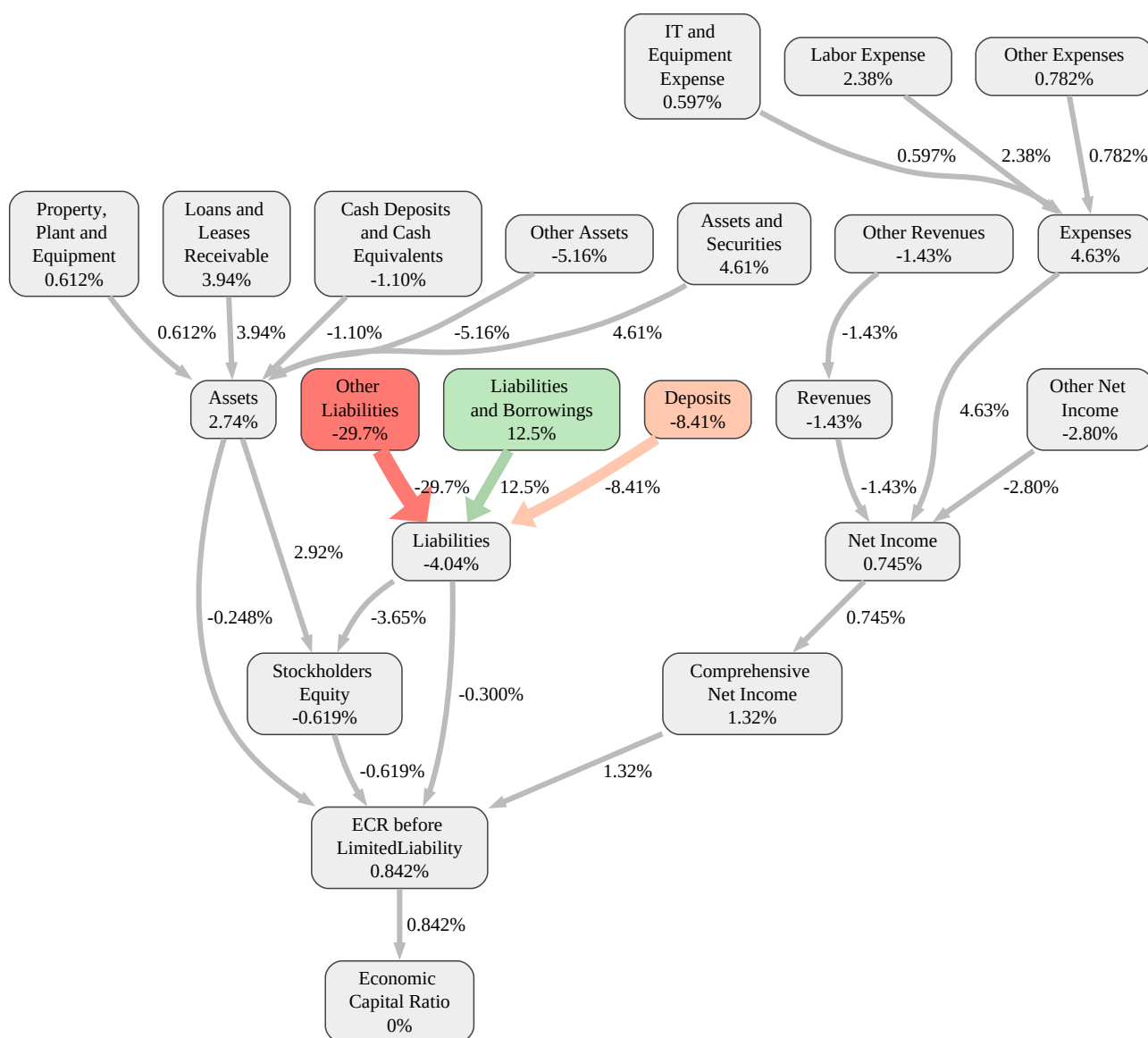




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.0015% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	524,645
Cash Deposits and Cash Equivalents	75,159
Deposits	2,066,130
Fees	0
Goodwill	25,191
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	41,820
Loans and Leases Receivable	1,702,488
Long-term Debt	0
Occupancy	0
Other Assets	69,101
Other Compr. Net Income	10,129
Other Expenses	5,418
Other Liabilities	113,032
Other Net Income	29,164
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	41,914

Output Variable	Value in 1000 USD
Liabilities	2,220,982
Assets	2,438,498
Expenses	5,418
Revenues	0
Stockholders Equity	217,516
Net Income	23,746
Comprehensive Net Income	33,875
BaseVar	2,410,890
ECR before Limited Liability	12%
Economic Capital Ratio	12%