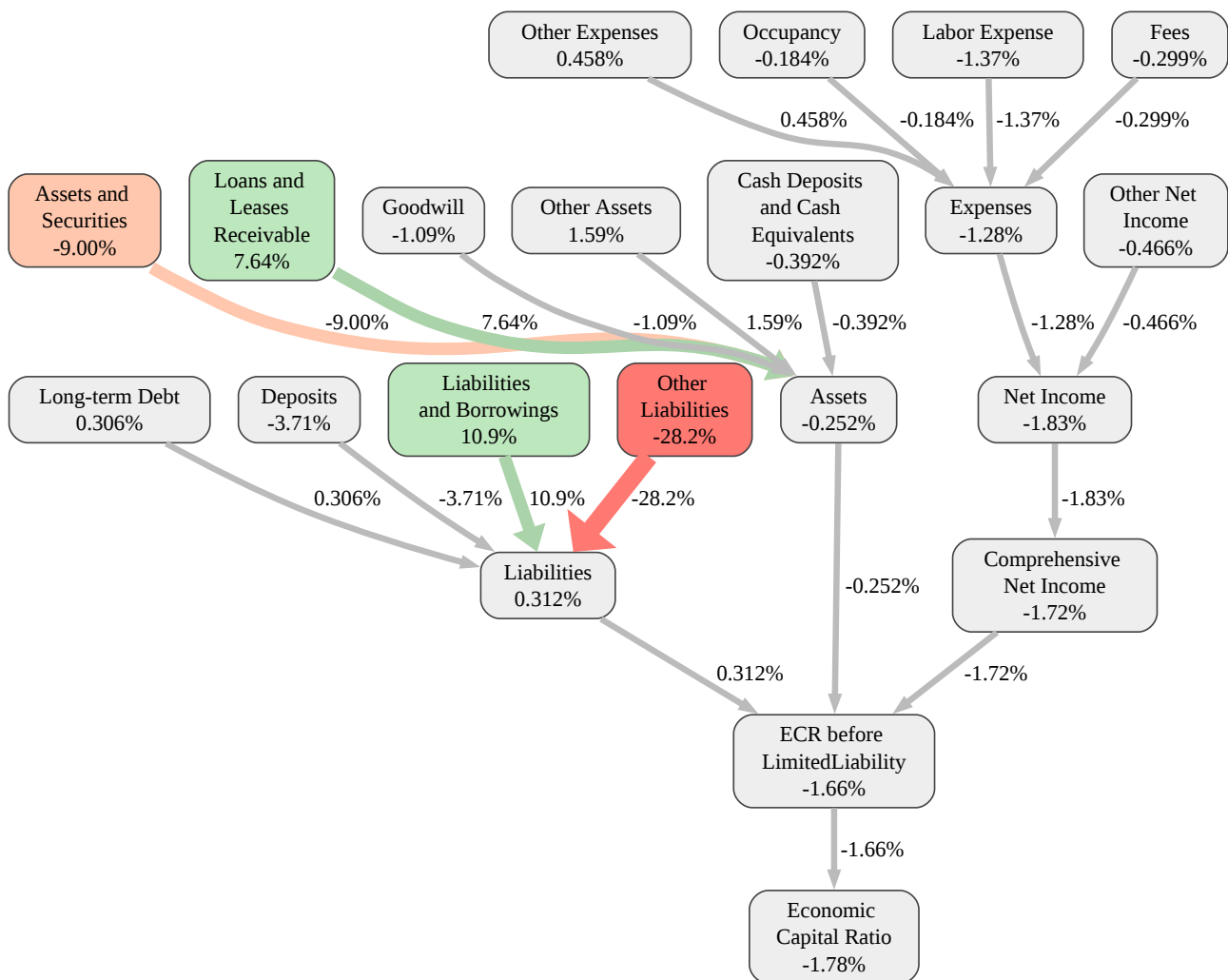




The relative strengths and weaknesses of Crossfirst Bankshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Crossfirst Bankshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Crossfirst Bankshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.8% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	55,962
Cash Deposits and Cash Equivalents	408,810
Deposits	4,694,740
Fees	8,519
Goodwill	0
IT and Equipment Expense	2,719
Labor Expense	57,747
Liabilities and Borrowings	3,269
Loans and Leases Receivable	4,366,602
Long-term Debt	0
Occupancy	8,701
Other Assets	757,420
Other Compr. Net Income	12,952
Other Expenses	16,318
Other Liabilities	336,866
Other Net Income	105,093
Other Noninterest Expense	8,677
Other Revenues	11,367
Property, Plant and Equipment	70,509

Output Variable	Value in 1000 USD
Liabilities	5,034,875
Assets	5,659,303
Expenses	102,681
Revenues	11,367
Stockholders Equity	624,428
Net Income	13,779
Comprehensive Net Income	26,731
BaseVar	5,768,338
ECR before Limited Liability	11%
Economic Capital Ratio	11%