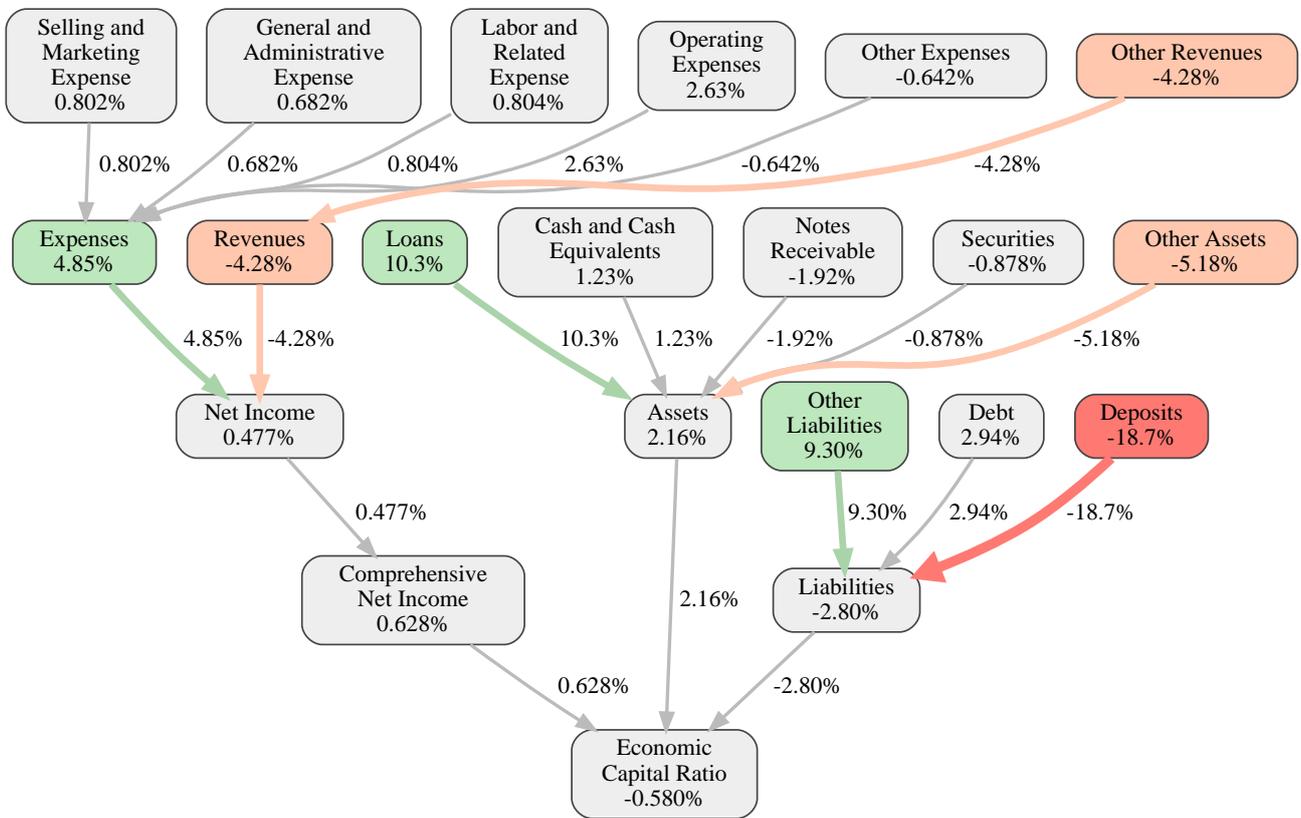




SAVINGS & CREDIT 2017

CHARTER FINANCIAL CORP
Rank 33 of 93





RealRate

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The relative strengths and weaknesses of CHARTER 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 CHARTER FINANCIAL CORP compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 10% points. The greatest weakness of CHARTER FINANCIAL CORP is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 0.58% points below the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	91,849
Debt	50,000
Deposits	1,161,844
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	994,052
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	352,487
Other Compr. Net Income	500
Other Expenses	6,107
Other Liabilities	23,396
Other Net Income	17,970
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,438,389
Liabilities	1,235,240
Expenses	6,107
Revenues	0
Stockholders Equity	203,150
Net Income	11,863
Comprehensive Net Income	12,363
Economic Capital Ratio	8.5%