





SAVINGS & CREDIT 2018

Charter Financial CORP
Rank 39 of 106



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 Other Liabilities, increasing the Economic Capital Ratio by 6.9% points. The greatest weakness of Charter Financial CORP is the variable Deposits, reducing the Economic Capital Ratio by 14% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 1.4% points below the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	152,338
Debt	60,023
Deposits	1,339,143
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,149,276
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	338,544
Other Compr. Net Income	-2,242
Other Expenses	8,322
Other Liabilities	26,794
Other Net Income	22,758
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,640,159
Liabilities	1,425,960
Expenses	8,322
Revenues	0
Stockholders Equity	214,199
Net Income	14,436
Comprehensive Net Income	12,195
BaseVar	1,549,720
ECR before Limited Liability	7.8%
Economic Capital Ratio	15%