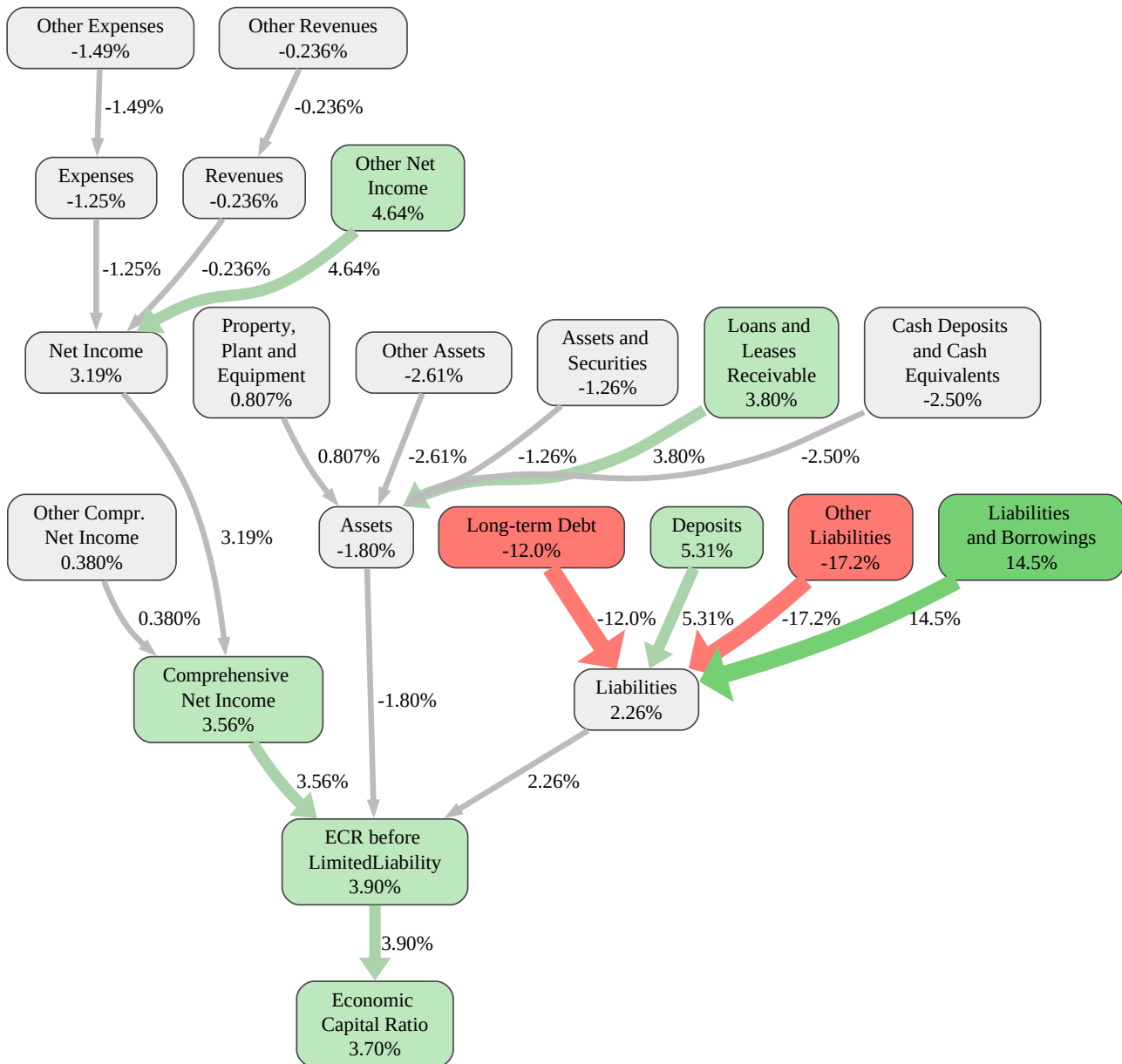




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.7% points above the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	32,111
Cash Deposits and Cash Equivalents	25,620
Deposits	686,184
Fees	0
Goodwill	10,724
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	25,054
Loans and Leases Receivable	640,283
Long-term Debt	132,987
Occupancy	0
Other Assets	241,197
Other Compr. Net Income	1,332
Other Expenses	7,646
Other Liabilities	30,596
Other Net Income	24,028
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,083

Output Variable	Value in 1000 USD
Liabilities	874,821
Assets	977,018
Expenses	7,646
Revenues	0
Stockholders Equity	102,197
Net Income	16,382
Comprehensive Net Income	17,714
BaseVar	985,825
ECR before Limited Liability	15%
Economic Capital Ratio	15%