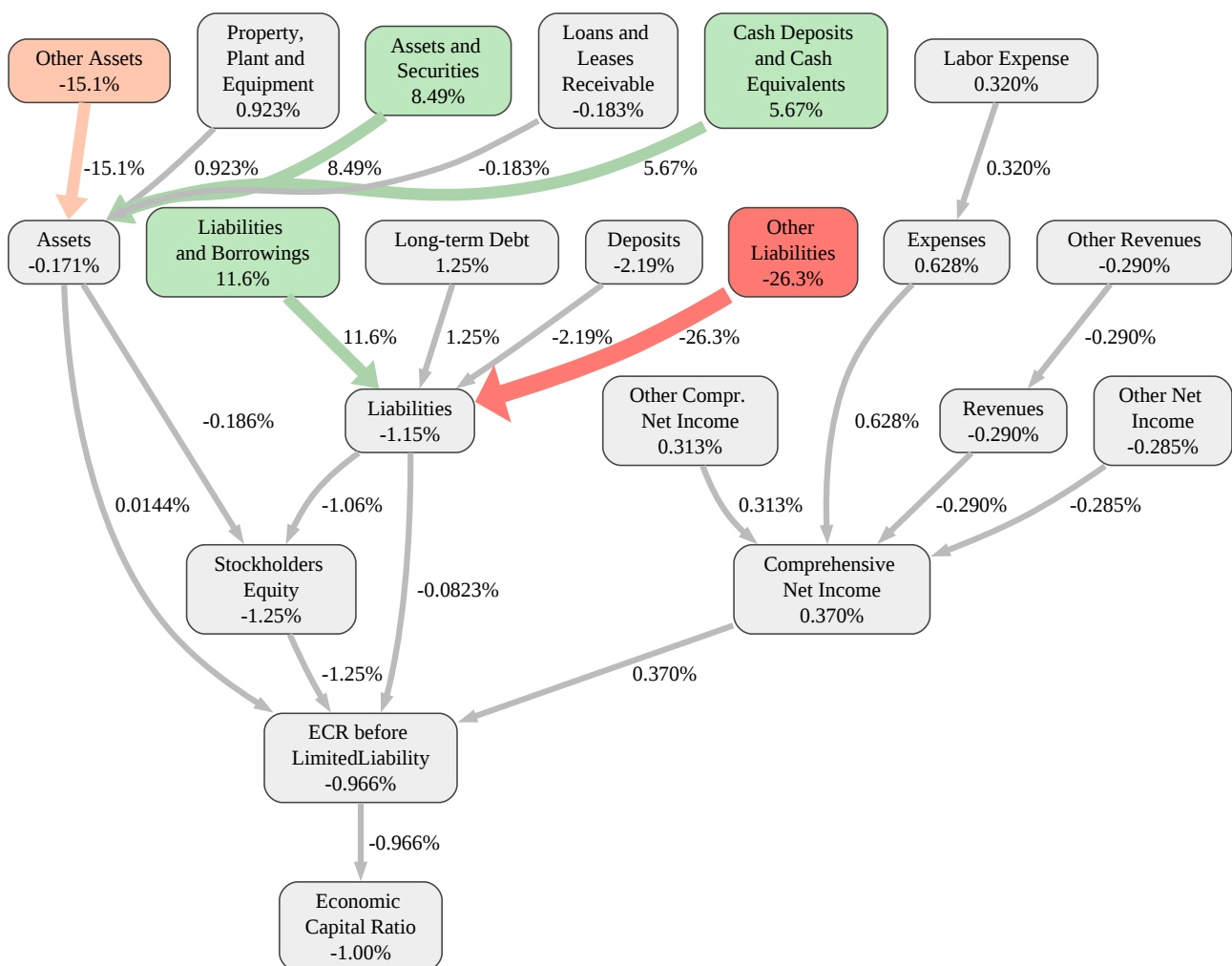




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 26% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 1.0% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	257,794
Cash Deposits and Cash Equivalents	167,616
Deposits	1,026,101
Fees	0
Goodwill	14,425
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	16,082
Loans and Leases Receivable	800,198
Long-term Debt	0
Occupancy	0
Other Assets	55,995
Other Compr. Net Income	3,352
Other Expenses	4,730
Other Liabilities	167,767
Other Net Income	17,076
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	37,295

Output Variable	Value in 1000 USD
Liabilities	1,209,950
Assets	1,333,323
Expenses	4,730
Revenues	0
Stockholders Equity	123,373
Net Income	12,346
Comprehensive Net Income	15,698
BaseVar	1,317,298
ECR before Limited Liability	12%
Economic Capital Ratio	12%