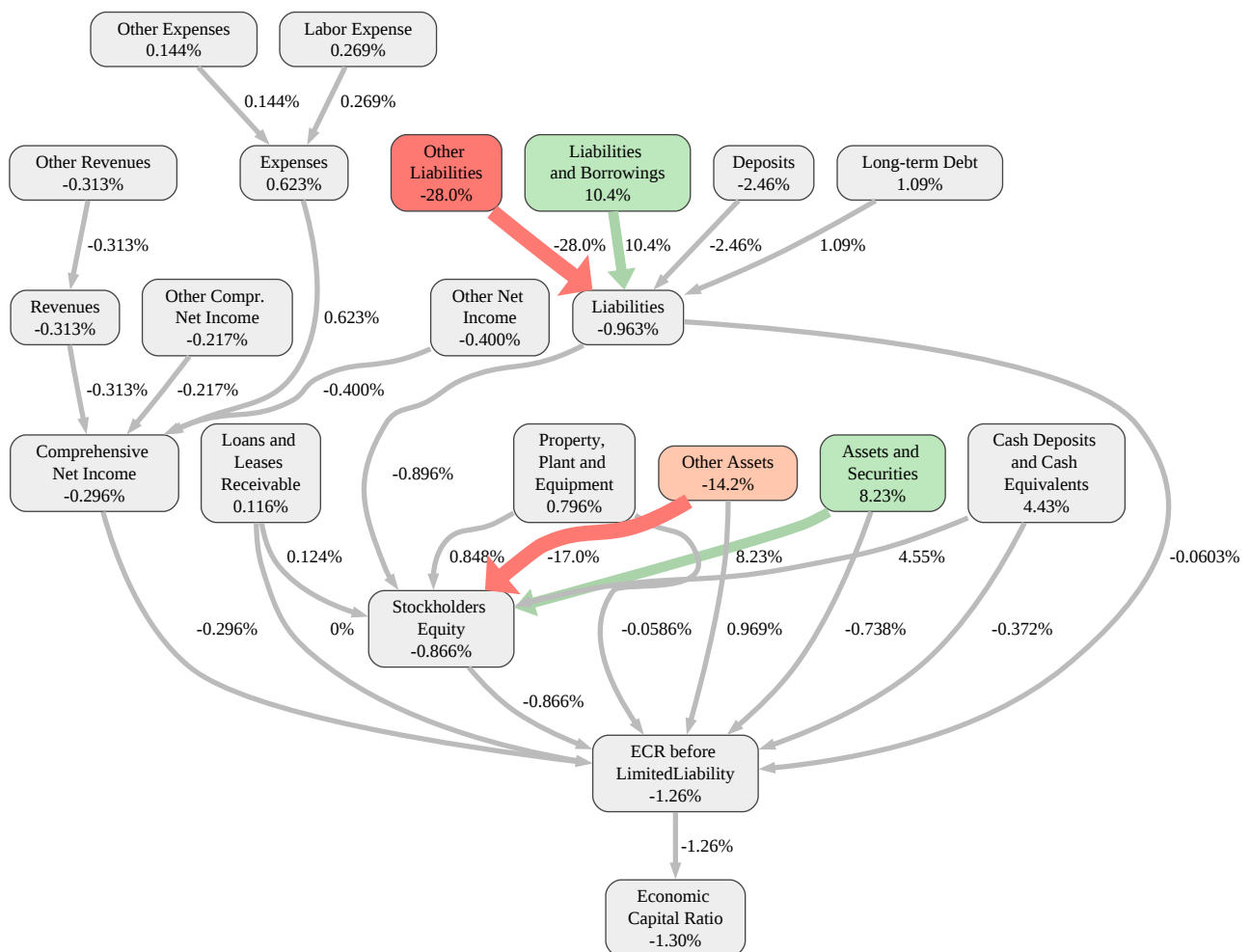




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 10% points. The greatest weakness of C F Financial CORP 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 10%, being 1.3% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	263,561
Cash Deposits and Cash Equivalents	152,943
Deposits	1,073,633
Fees	0
Goodwill	14,425
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	22,425
Loans and Leases Receivable	865,892
Long-term Debt	0
Occupancy	0
Other Assets	71,722
Other Compr. Net Income	-1,915
Other Expenses	4,853
Other Liabilities	177,959
Other Net Income	17,383
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	36,533

Output Variable	Value in 1000 USD
Liabilities	1,274,017
Assets	1,405,076
Expenses	4,853
Revenues	0
Stockholders Equity	131,059
Net Income	12,530
Comprehensive Net Income	10,615
BaseVar	1,383,381
ECR before Limited Liability	10%
Economic Capital Ratio	10%