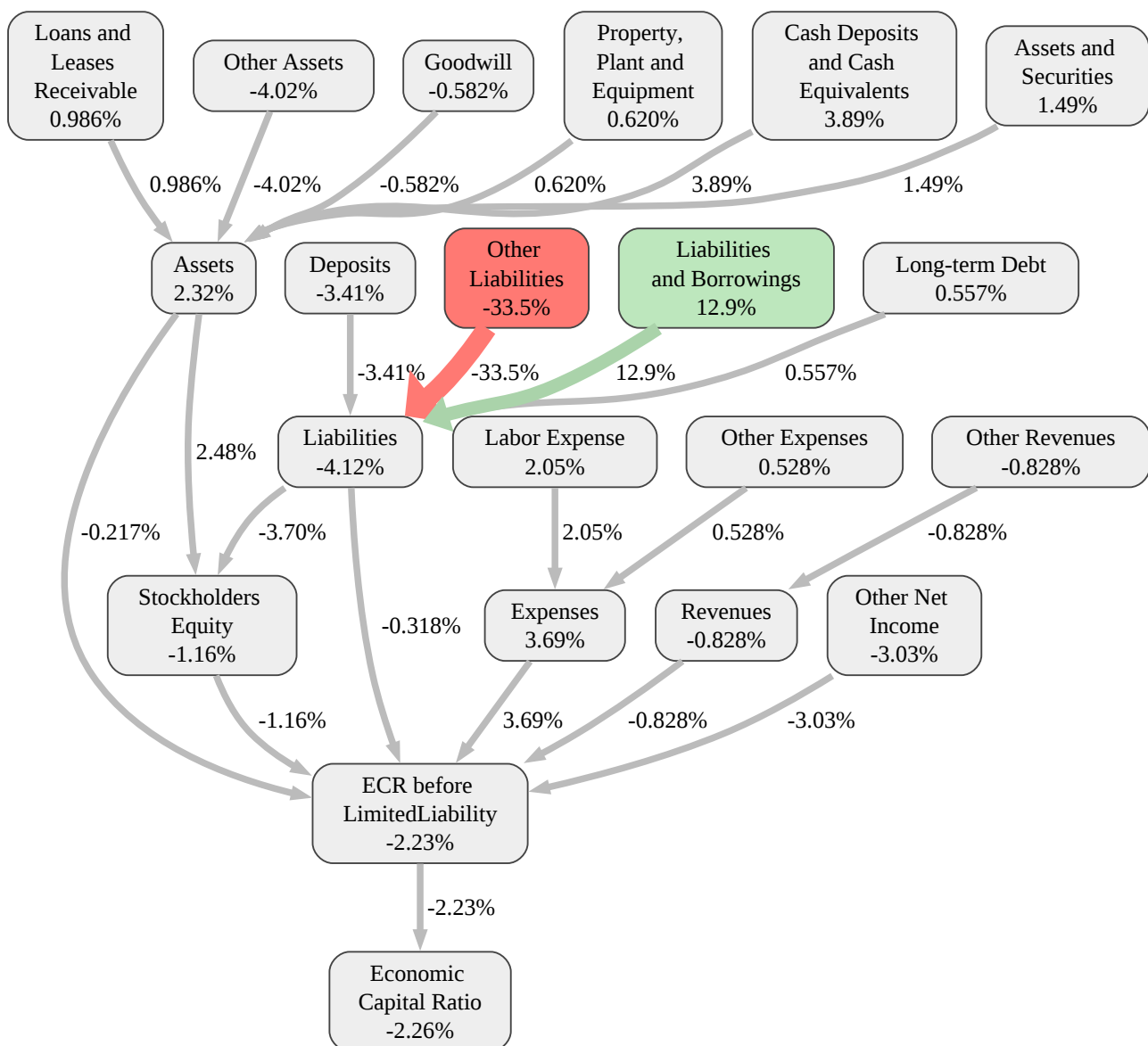




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 13% points. The greatest weakness of C F Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 2.3% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	230,184
Cash Deposits and Cash Equivalents	165,433
Deposits	1,291,250
Fees	0
Goodwill	14,425
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	38,442
Loans and Leases Receivable	1,082,318
Long-term Debt	0
Occupancy	0
Other Assets	129,811
Other Compr. Net Income	2,432
Other Expenses	5,082
Other Liabilities	162,461
Other Net Income	23,932
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	35,261

Output Variable	Value in 1000 USD
Liabilities	1,492,153
Assets	1,657,432
Expenses	5,082
Revenues	0
Stockholders Equity	165,279
Net Income	18,850
Comprehensive Net Income	21,282
BaseVar	1,631,867
ECR before Limited Liability	13%
Economic Capital Ratio	13%