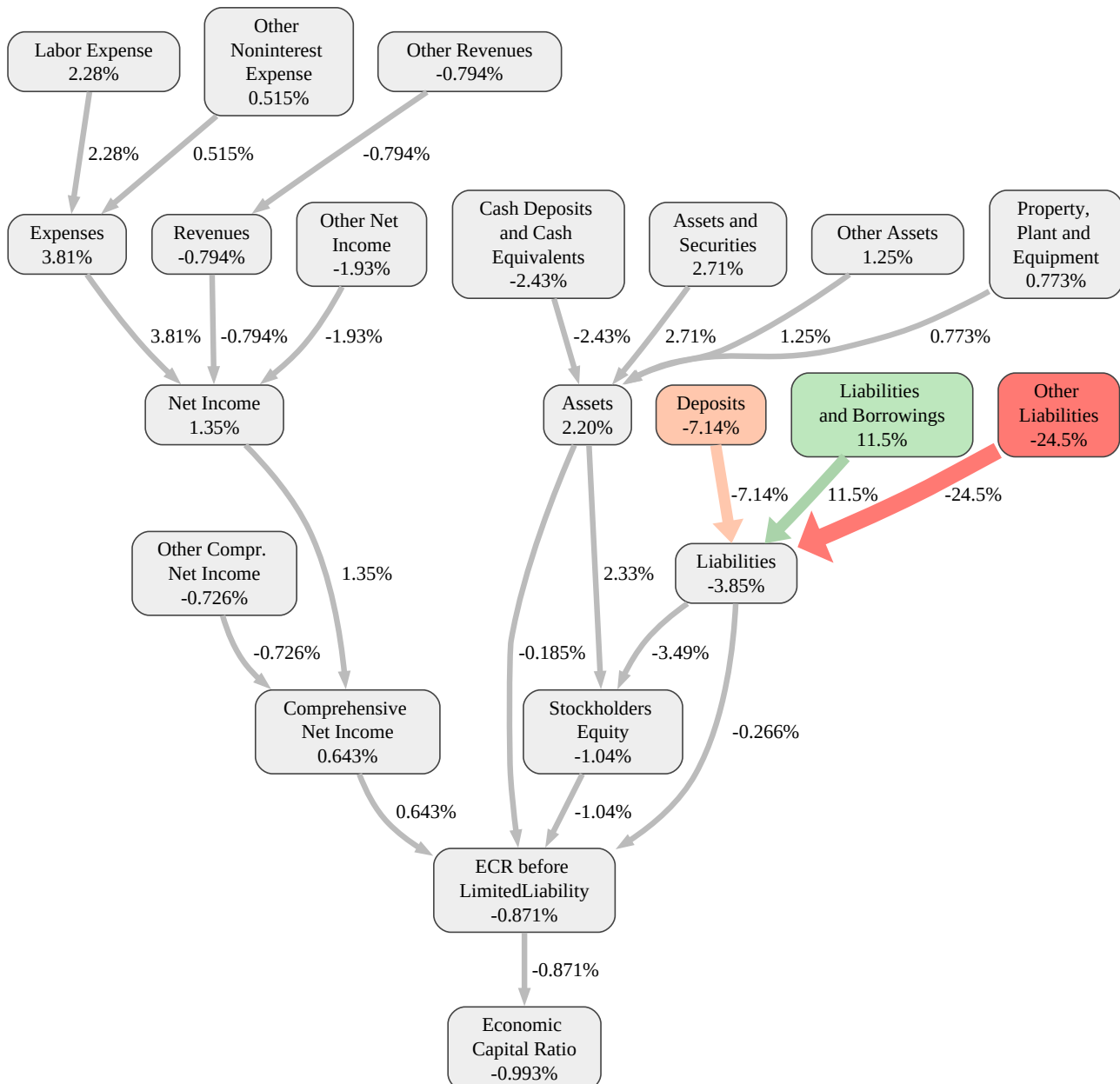




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 25% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.99% points below the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	356,105
Cash Deposits and Cash Equivalents	86,669
Deposits	1,752,173
Fees	0
Goodwill	25,191
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	62,388
Loans and Leases Receivable	1,313,250
Long-term Debt	0
Occupancy	0
Other Assets	260,963
Other Compr. Net Income	-13
Other Expenses	6,795
Other Liabilities	77,278
Other Net Income	29,219
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	44,132

Output Variable	Value in 1000 USD
Liabilities	1,891,839
Assets	2,086,310
Expenses	6,795
Revenues	0
Stockholders Equity	194,471
Net Income	22,424
Comprehensive Net Income	22,411
BaseVar	2,054,464
ECR before Limited Liability	12%
Economic Capital Ratio	12%