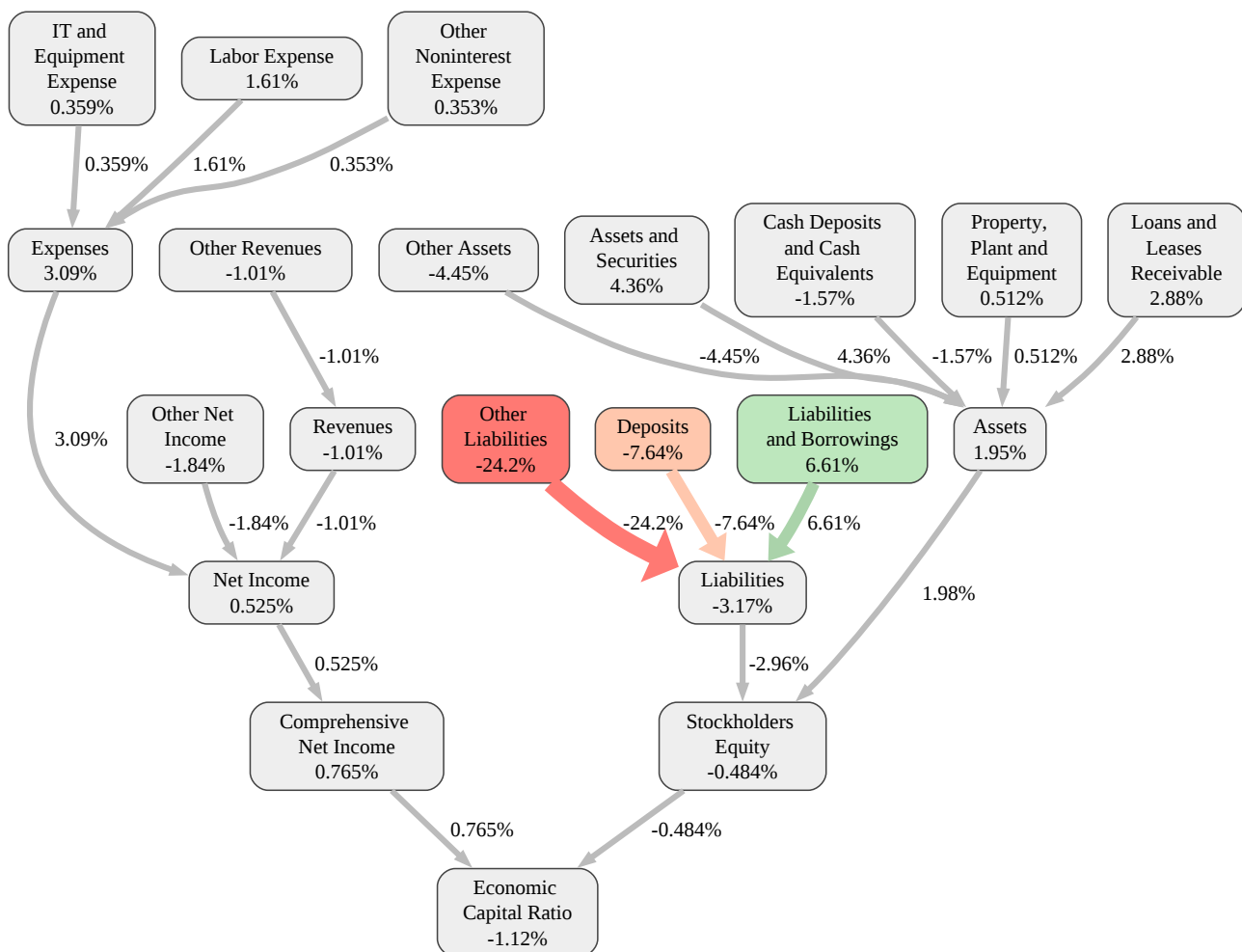




The relative strengths and weaknesses of C F Financial CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 6.6% points. The greatest weakness of C F Financial CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.6%, being 1.1% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	572,453
Cash Deposits and Cash Equivalents	26,661
Deposits	2,003,860
Fees	0
Goodwill	25,191
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	39,190
Loans and Leases Receivable	1,595,200
Long-term Debt	0
Occupancy	0
Other Assets	68,963
Other Compr. Net Income	-35,081
Other Expenses	7,595
Other Liabilities	93,034
Other Net Income	36,964
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	43,849

Output Variable	Value in 1000 USD
Liabilities	2,136,084
Assets	2,332,317
Expenses	7,595
Revenues	0
Stockholders Equity	196,233
Net Income	29,369
Comprehensive Net Income	-5,712
BaseVar	2,378,747
ECR before Limited Liability	5.8%
Economic Capital Ratio	6.6%