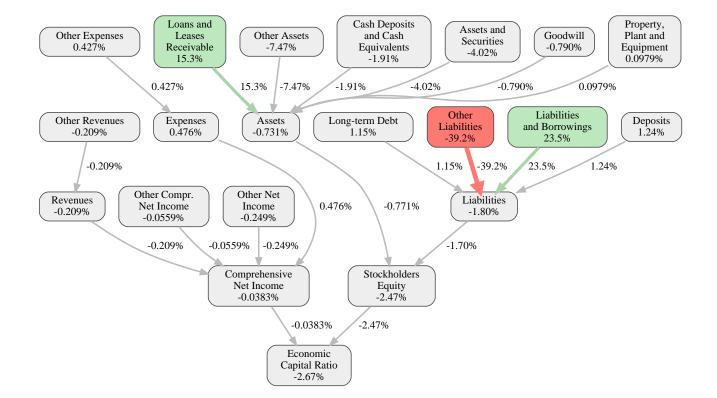


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The relative strengths and weaknesses of Guaranty Federal Bancshares INC are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Guaranty Federal Bancshares INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 24% points. The greatest weakness of Guaranty Federal Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 39% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.4%, being 2.7% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	26,574
Deposits	484,584
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	478,961
Long-term Debt	0
Occupancy	0
Other Assets	131,547
Other Compr. Net Income	0
Other Expenses	703
Other Liabilities	109,687
Other Net Income	4,539
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	11,424

Output Variable	Value in 1000 USD
Liabilities	594,271
Assets	648,506
Expenses	703
Revenues	0
Stockholders Equity	54,235
Net Income	3,836
Comprehensive Net Income	3,836
Economic Capital Ratio	7.4%

