



The relative strengths and weaknesses of Bear State Financial 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 Bear State Financial INC compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 44% points. The greatest weakness of Bear State Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 66% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.5% points above the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	23,970
Deposits	469,725
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	457,653
Loans and Leases Receivable	371,149
Long-term Debt	0
Occupancy	0
Other Assets	134,984
Other Compr. Net Income	-1,230
Other Expenses	11
Other Liabilities	-449,693
Other Net Income	740
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,769

Output Variable	Value in 1000 USD
Liabilities	477,685
Assets	548,872
Expenses	11
Revenues	0
Stockholders Equity	71,187
Net Income	729
Comprehensive Net Income	-501
Economic Capital Ratio	11%