



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 23% points. The greatest weakness of Guaranty Federal Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.9%, being 2.3% points below the market average of 9.2%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	12,303
Deposits	487,319
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	464,380
Long-term Debt	0
Occupancy	0
Other Assets	132,318
Other Compr. Net Income	-3,307
Other Expenses	1,631
Other Liabilities	82,214
Other Net Income	6,870
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,887

Output Variable	Value in 1000 USD
Liabilities	569,533
Assets	619,888
Expenses	1,631
Revenues	0
Stockholders Equity	50,355
Net Income	5,240
Comprehensive Net Income	1,933
Economic Capital Ratio	6.9%