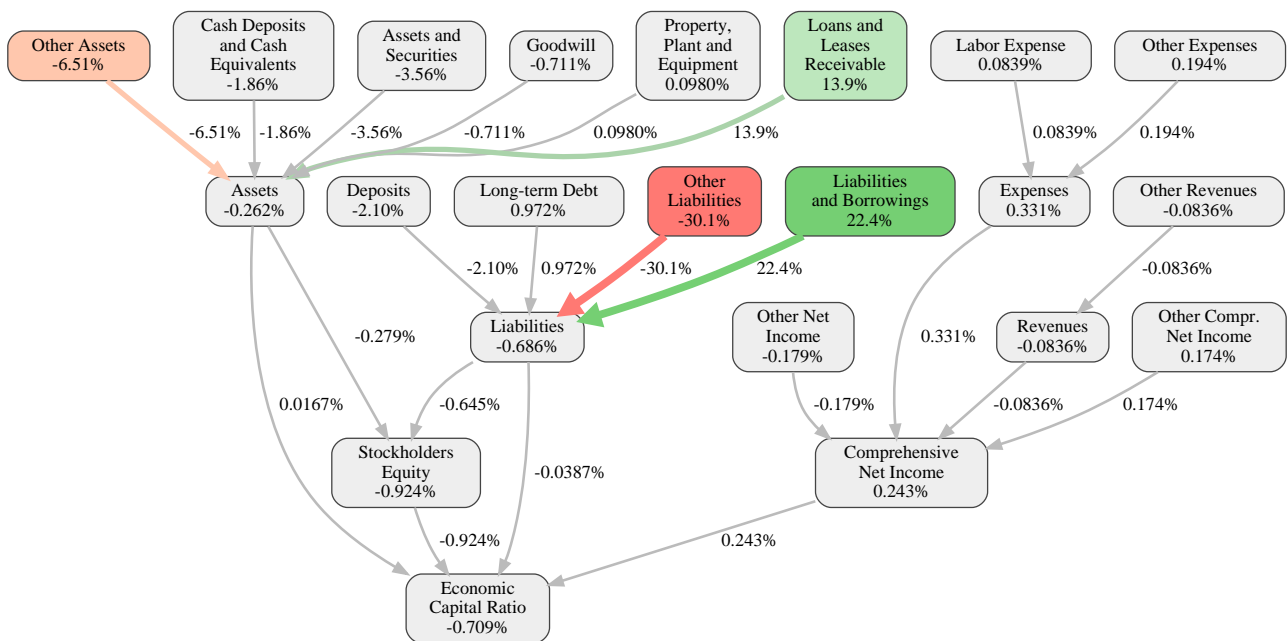


STATE BANKS 2015

Guaranty Federal Bancshares INC
Rank 98 of 164



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 22% 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 9.3%, being 0.71% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	12,494
Deposits	479,818
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	486,587
Long-term Debt	0
Occupancy	0
Other Assets	118,776
Other Compr. Net Income	2,058
Other Expenses	1,227
Other Liabilities	87,165
Other Net Income	7,010
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,603

Output Variable	Value in 1000 USD
Liabilities	566,983
Assets	628,460
Expenses	1,227
Revenues	0
Stockholders Equity	61,477
Net Income	5,783
Comprehensive Net Income	7,841
Economic Capital Ratio	9.3%