



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 37% points. The greatest weakness of Bear State Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 52% points.

The company's Economic Capital Ratio, given in the ranking table, is 10%, being 0.51% points above the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	52,131
Deposits	1,607,683
Fees	0
Goodwill	40,196
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,450,105
Loans and Leases Receivable	1,444,102
Long-term Debt	0
Occupancy	0
Other Assets	320,146
Other Compr. Net Income	-191
Other Expenses	4,639
Other Liabilities	-1,360,729
Other Net Income	15,213
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	63,641

Output Variable	Value in 1000 USD
Liabilities	1,697,059
Assets	1,920,216
Expenses	4,639
Revenues	0
Stockholders Equity	223,157
Net Income	10,574
Comprehensive Net Income	10,383
Economic Capital Ratio	10%