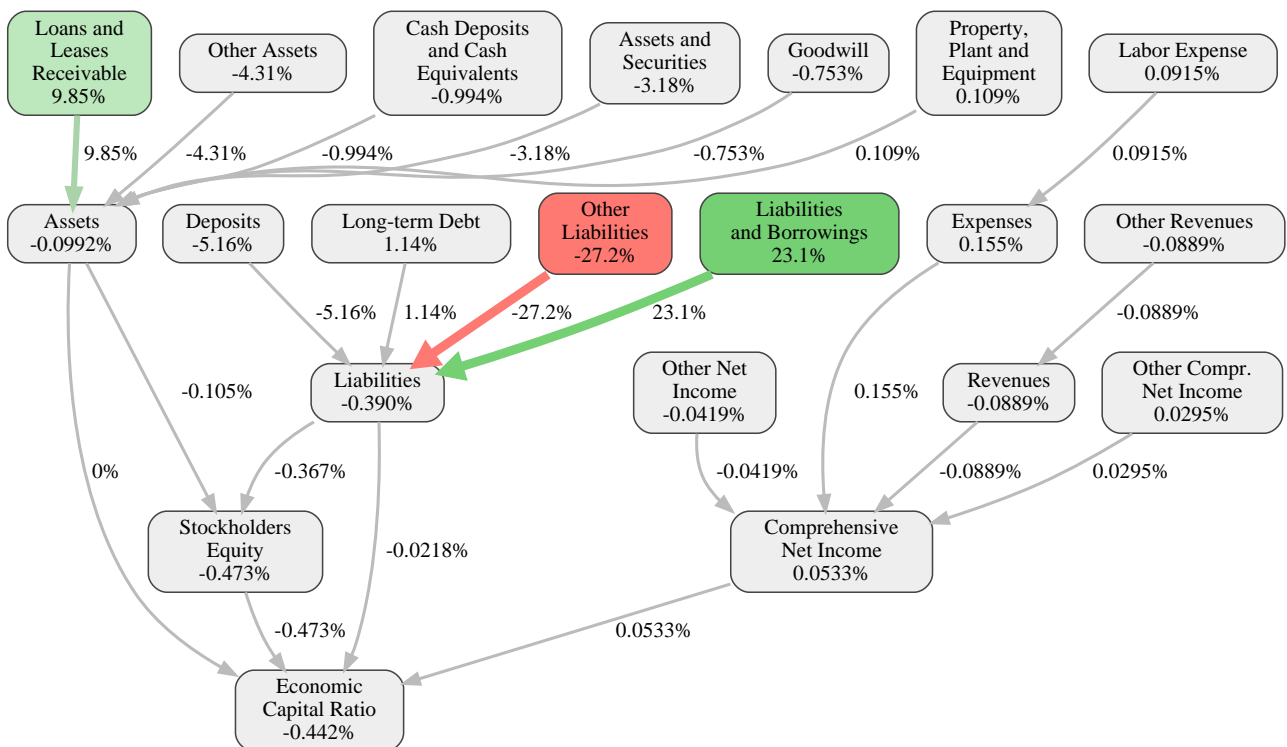




RealRate

STATE BANKS 2016

Guaranty Federal Bancshares INC
Rank 90 of 177



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 27% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.2%, being 0.44% points below the market average of 9.7%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	18,774
Deposits	517,386
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	491,002
Long-term Debt	0
Occupancy	0
Other Assets	132,518
Other Compr. Net Income	-236
Other Expenses	2,461
Other Liabilities	69,027
Other Net Income	8,178
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,540

Output Variable	Value in 1000 USD
Liabilities	586,413
Assets	652,835
Expenses	2,461
Revenues	0
Stockholders Equity	66,422
Net Income	5,717
Comprehensive Net Income	5,481
Economic Capital Ratio	9.2%