



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 35% 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 0.67% points above the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	78,789
Deposits	1,644,080
Fees	0
Goodwill	40,196
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,577,596
Loans and Leases Receivable	1,540,805
Long-term Debt	0
Occupancy	0
Other Assets	339,336
Other Compr. Net Income	-1,822
Other Expenses	6,859
Other Liabilities	-1,401,928
Other Net Income	24,318
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	54,049

Output Variable	Value in 1000 USD
Liabilities	1,819,748
Assets	2,053,175
Expenses	6,859
Revenues	0
Stockholders Equity	233,427
Net Income	17,459
Comprehensive Net Income	15,637
Economic Capital Ratio	10%