



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 24% points. The greatest weakness of Guaranty Federal Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 37% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.1%, being 0.42% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	9,088
Deposits	505,363
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	538,274
Long-term Debt	0
Occupancy	0
Other Assets	129,747
Other Compr. Net Income	-625
Other Expenses	2,013
Other Liabilities	112,643
Other Net Income	7,607
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,871

Output Variable	Value in 1000 USD
Liabilities	618,005
Assets	687,980
Expenses	2,013
Revenues	0
Stockholders Equity	69,974
Net Income	5,594
Comprehensive Net Income	4,969
Economic Capital Ratio	9.1%