



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 29% points. The greatest weakness of Bear State Financial INC is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 54% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 1.0% points above the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	57,643
Deposits	1,499,444
Fees	0
Goodwill	40,196
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,676,779
Loans and Leases Receivable	1,654,245
Long-term Debt	0
Occupancy	0
Other Assets	358,333
Other Compr. Net Income	1,616
Other Expenses	12,995
Other Liabilities	-1,268,417
Other Net Income	34,306
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	50,546

Output Variable	Value in 1000 USD
Liabilities	1,907,806
Assets	2,160,963
Expenses	12,995
Revenues	0
Stockholders Equity	253,157
Net Income	21,311
Comprehensive Net Income	22,927
Economic Capital Ratio	11%