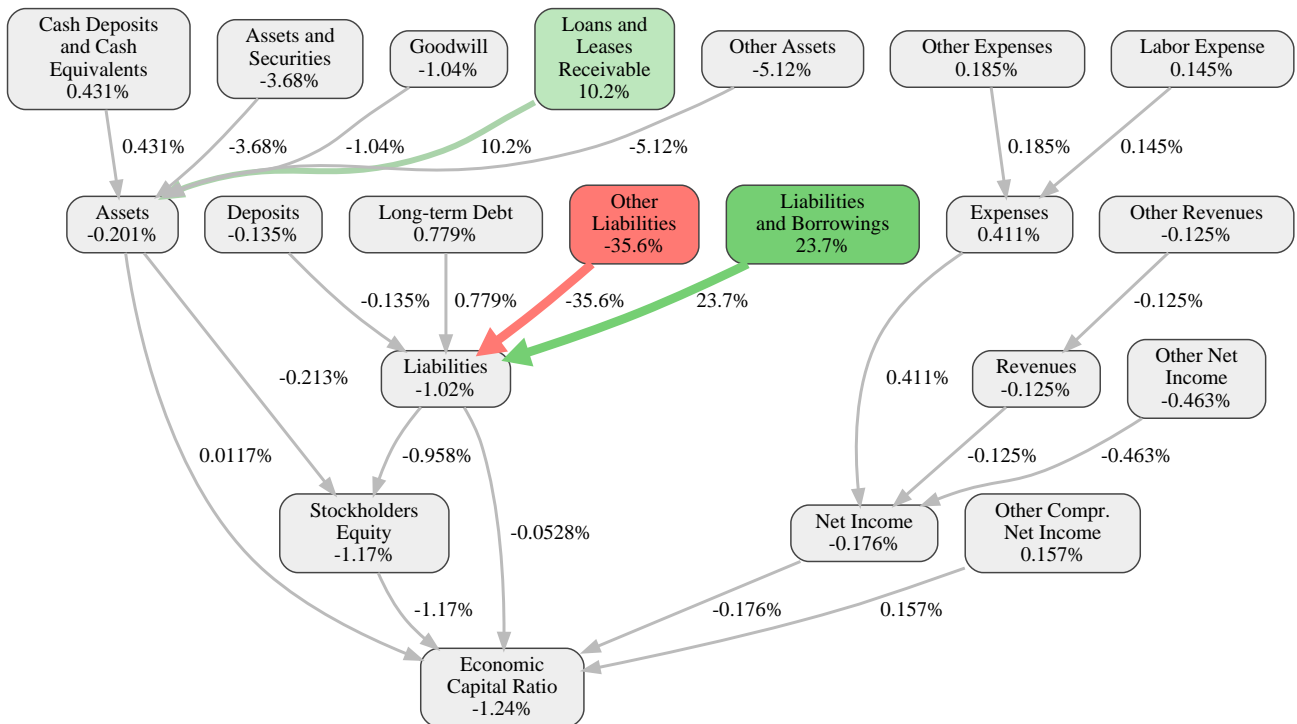




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STATE BANKS 2018

Guaranty Federal Bancshares INC
Rank 120 of 173



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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 36% points.

The company's Economic Capital Ratio, given in the ranking table, is 8.5%, being 1.2% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	0
Cash Deposits and Cash Equivalents	37,407
Deposits	607,364
Fees	0
Goodwill	0
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	0
Loans and Leases Receivable	629,605
Long-term Debt	0
Occupancy	0
Other Assets	116,840
Other Compr. Net Income	1,103
Other Expenses	2,571
Other Liabilities	112,204
Other Net Income	7,728
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	10,607

Output Variable	Value in 1000 USD
Liabilities	719,568
Assets	794,460
Expenses	2,571
Revenues	0
Stockholders Equity	74,891
Net Income	5,158
Comprehensive Net Income	6,261
Economic Capital Ratio	8.5%