



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 25% points. The greatest weakness of Guaranty Federal Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.8%, being 3.4% points below the market average of 11%.

Input Variable	Value in 1000 USD
Assets and Securities	118,245
Cash Deposits and Cash Equivalents	92,672
Deposits	821,407
Fees	298
Goodwill	1,435
IT and Equipment Expense	1,694
Labor Expense	16,108
Liabilities and Borrowings	0
Loans and Leases Receivable	720,732
Long-term Debt	0
Occupancy	4,582
Other Assets	59,776
Other Compr. Net Income	22
Other Expenses	2,694
Other Liabilities	105,986
Other Net Income	34,598
Other Noninterest Expense	3,805
Other Revenues	3,998
Property, Plant and Equipment	19,164

Output Variable	Value in 1000 USD
Liabilities	927,393
Assets	1,012,025
Expenses	29,181
Revenues	3,998
Stockholders Equity	84,632
Net Income	9,415
Comprehensive Net Income	9,437
Economic Capital Ratio	7.8%