



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 23% points. The greatest weakness of Guaranty Federal Bancshares INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 32% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 2.9% points below the market average of 9.8%.

Input Variable	Value in 1000 USD
Assets and Securities	164,121
Cash Deposits and Cash Equivalents	148,423
Deposits	938,673
Fees	312
Goodwill	1,435
IT and Equipment Expense	2,369
Labor Expense	17,348
Liabilities and Borrowings	0
Loans and Leases Receivable	742,149
Long-term Debt	0
Occupancy	4,623
Other Assets	72,226
Other Compr. Net Income	378
Other Expenses	2,201
Other Liabilities	118,612
Other Net Income	32,476
Other Noninterest Expense	4,046
Other Revenues	5,256
Property, Plant and Equipment	17,898

Output Variable	Value in 1000 USD
Liabilities	1,057,285
Assets	1,146,253
Expenses	30,900
Revenues	5,256
Stockholders Equity	88,968
Net Income	6,832
Comprehensive Net Income	7,210
Economic Capital Ratio	7.0%