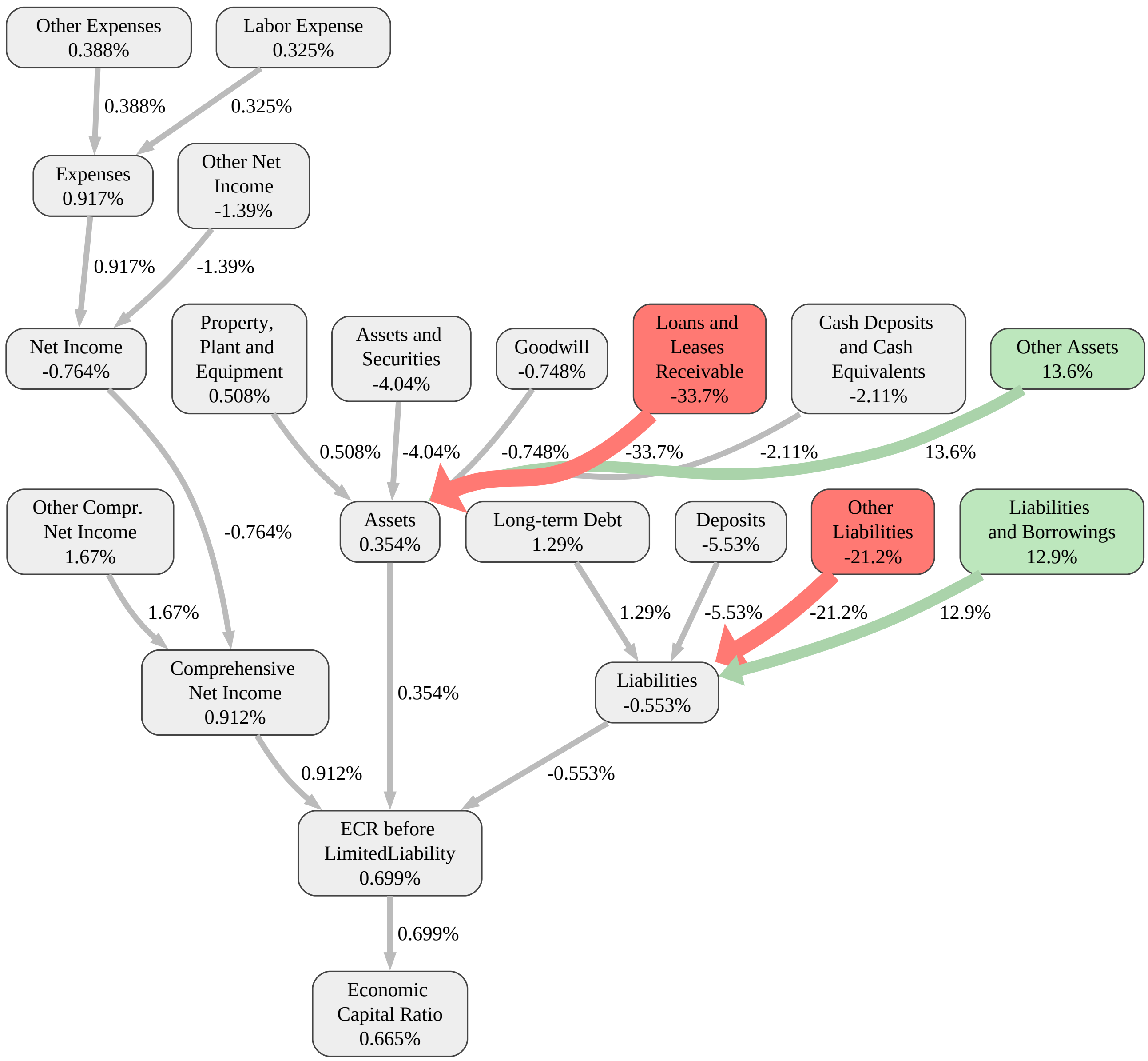
STATE BANKS 2015

Security Federal CORP
Rank 41 of 93



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The relative strengths and weaknesses of Security Federal CORP 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 Security Federal CORP compared to the market average is the variable Other Assets, increasing the Economic Capital Ratio by 14% points.The greatest weakness of Security Federal CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 34% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 0.66% points above the market average of 13%.

Input Variable	Value in 1000 USD
Assets and Securities	3,481
Cash Deposits and Cash Equivalents	10,193
Deposits	660,115
Fees	0
Goodwill	1,200
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,408
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	792,257
Other Compr. Net Income	5,004
Other Expenses	2,303
Other Liabilities	64,405
Other Net Income	8,114
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	18,233

Output Variable	Value in 1000 USD
Liabilities	737,928
Assets	825,364
Expenses	2,303
Revenues	0
Stockholders Equity	87,435
Net Income	5,811
Comprehensive Net Income	10,815
BaseVar	809,635
ECR before LimitedLiability	14%
Economic Capital Ratio	14%