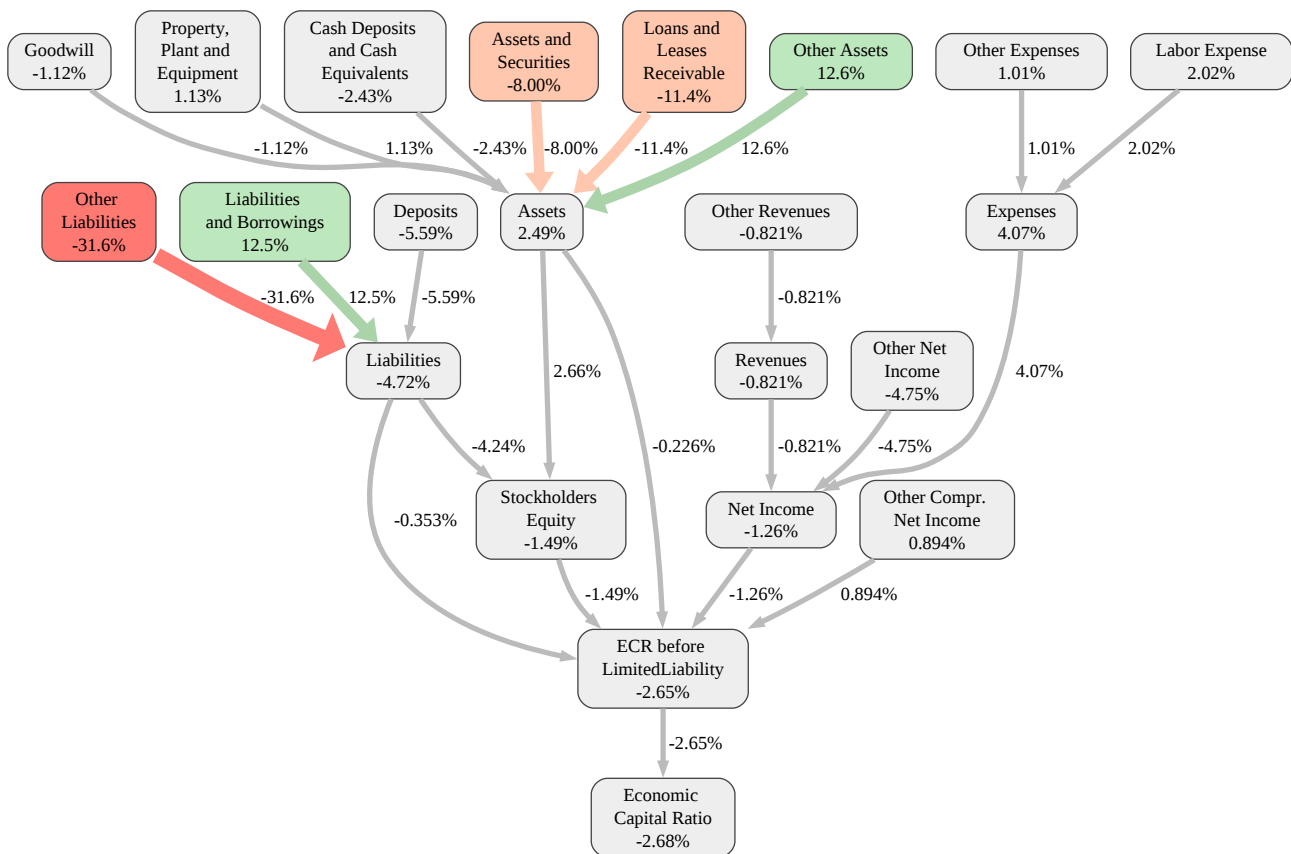






STATE BANKS 2020

Security Federal CORP
Rank 107 of 143



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 13% points. The greatest weakness of Security Federal CORP 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 13%, being 2.7% points below the market average of 15%.

Input Variable	Value in 1000 USD
Assets and Securities	3,738
Cash Deposits and Cash Equivalents	12,536
Deposits	771,407
Fees	0
Goodwill	1,200
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	17,784
Loans and Leases Receivable	452,859
Long-term Debt	0
Occupancy	0
Other Assets	465,675
Other Compr. Net Income	4,495
Other Expenses	1,680
Other Liabilities	82,278
Other Net Income	9,474
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,220

Output Variable	Value in 1000 USD
Liabilities	871,470
Assets	963,228
Expenses	1,680
Revenues	0
Stockholders Equity	91,758
Net Income	7,794
Comprehensive Net Income	12,290
BaseVar	945,752
ECR before Limited Liability	13%
Economic Capital Ratio	13%