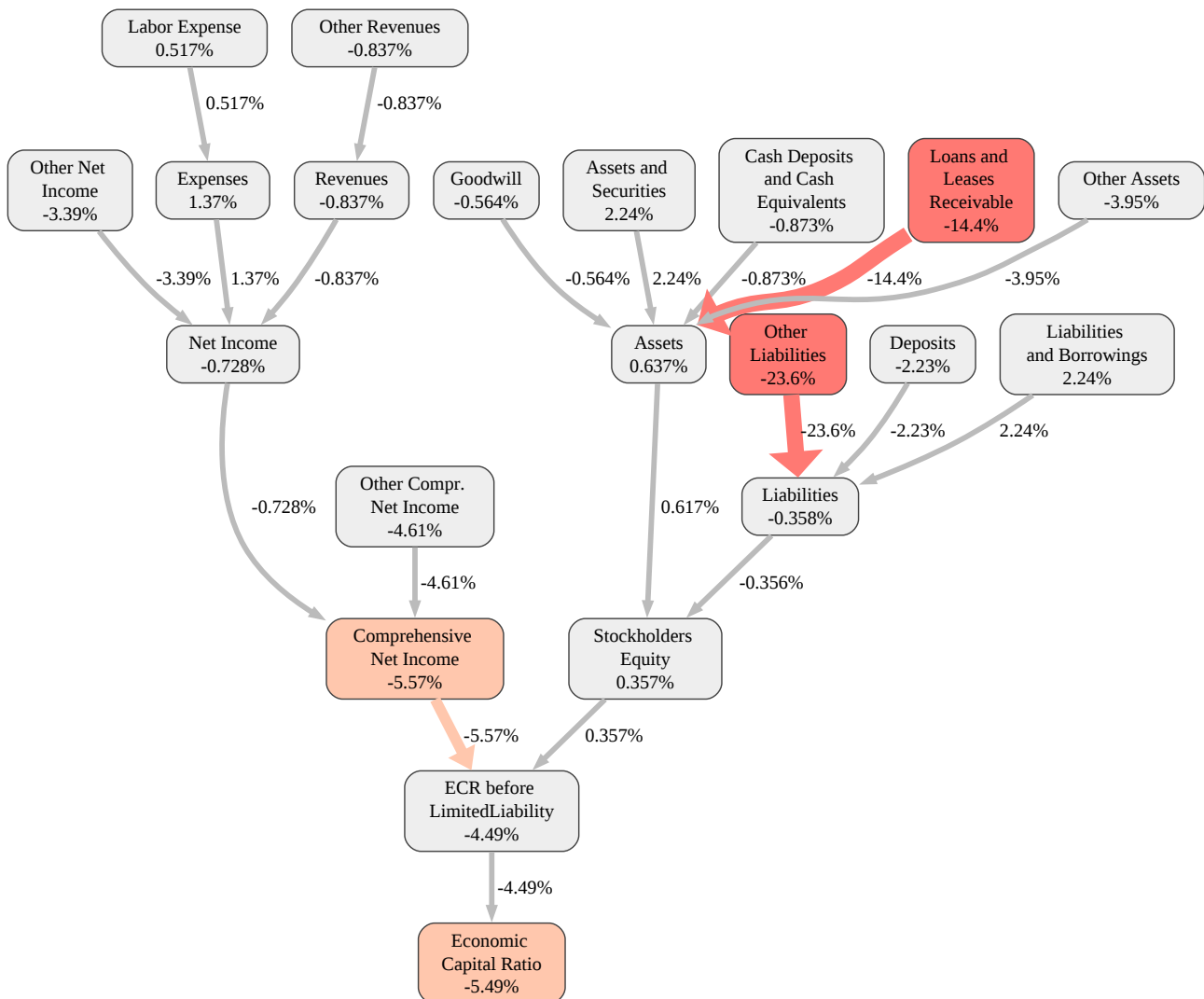




The relative strengths and weaknesses of Security Federal CORP are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Security Federal CORP compared to the market average is the variable Assets and Securities, increasing the Economic Capital Ratio by 2.2% points. The greatest weakness of Security Federal CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.2%, being 5.5% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	736,829
Cash Deposits and Cash Equivalents	28,502
Deposits	1,110,085
Fees	0
Goodwill	1,200
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	33,409
Loans and Leases Receivable	549,917
Long-term Debt	0
Occupancy	0
Other Assets	36,958
Other Compr. Net Income	-45,995
Other Expenses	2,709
Other Liabilities	77,639
Other Net Income	12,937
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	27,960

Output Variable	Value in 1000 USD
Liabilities	1,221,133
Assets	1,381,366
Expenses	2,709
Revenues	0
Stockholders Equity	160,233
Net Income	10,228
Comprehensive Net Income	-35,767
BaseVar	1,413,128
ECR before LimitedLiability	-0.50%
Economic Capital Ratio	2.2%