





# SAVINGS & CREDIT 2022

Affinity Bancshares Inc  
Rank 33 of 106



The relative strengths and weaknesses of Affinity 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 Affinity Bancshares Inc compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Affinity Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 2.5% points below the market average of 19%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	111,776	Assets	788,088
Debt	0	Liabilities	667,120
Deposits	614,799	Expenses	2,338
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	120,968
Interest Expense	0	Net Income	7,573
Interest Payable	0	Comprehensive Net Income	7,056
Labor and Related Expense	0	BaseVar	733,987
Loans	575,825	ECR before LimitedLiability	9.3%
Notes Receivable	0	Economic Capital Ratio	16%
Occupancy	0		
Operating Expenses	0		
Other Assets	100,487		
Other Compr. Net Income	-517		
Other Expenses	2,338		
Other Liabilities	52,321		
Other Net Income	9,911		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		