





SAVINGS & CREDIT 2023

Affinity Bancshares Inc
Rank 33 of 97



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 13% points. The greatest weakness of Affinity Bancshares Inc is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 0.38% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	26,324
Debt	0
Deposits	657,172
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	636,909
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	128,050
Other Compr. Net Income	-6,297
Other Expenses	2,193
Other Liabilities	17,008
Other Net Income	9,327
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	791,283
Liabilities	674,180
Expenses	2,193
Revenues	0
Stockholders Equity	117,103
Net Income	7,134
Comprehensive Net Income	837
BaseVar	741,640
ECR before Limited Liability	8.1%
Economic Capital Ratio	15%