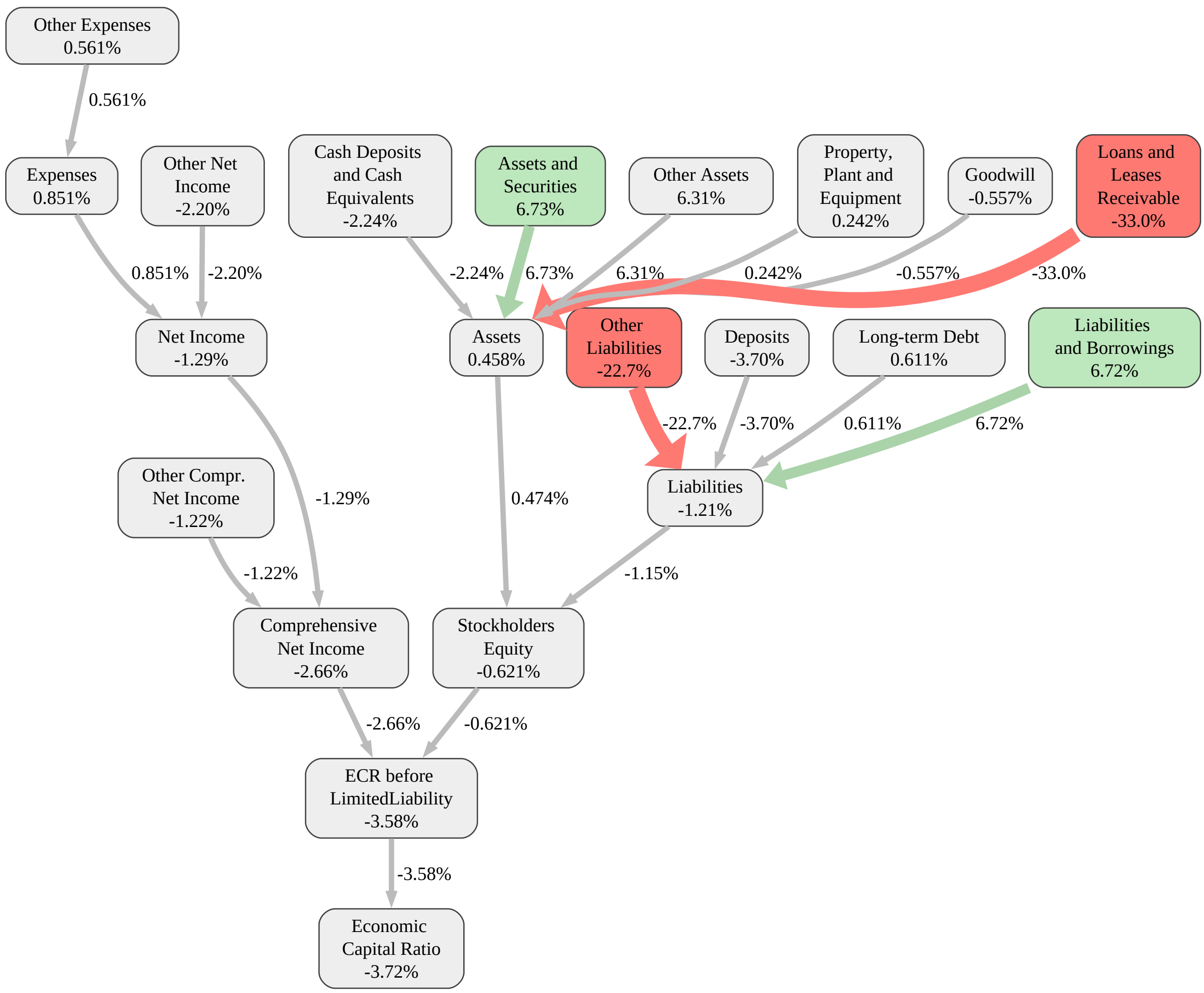
STATE BANKS 2014

Security Federal CORP
Rank 80 of 87



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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 Assets and Securities, increasing the Economic Capital Ratio by 6.7% points.The greatest weakness of Security Federal CORP is the variable Loans and Leases Receivable, reducing the Economic Capital Ratio by 33% points.

The company's Economic Capital Ratio, given in the ranking table, is 6.7%, being 3.7% points below the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	438,551
Cash Deposits and Cash Equivalents	7,630
Deposits	658,697
Fees	0
Goodwill	1,200
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	13,327
Loans and Leases Receivable	0
Long-term Debt	0
Occupancy	0
Other Assets	384,624
Other Compr. Net Income	-6,959
Other Expenses	1,340
Other Liabilities	99,234
Other Net Income	5,132
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	17,243

Output Variable	Value in 1000 USD
Liabilities	771,258
Assets	849,248
Expenses	1,340
Revenues	0
Stockholders Equity	77,990
Net Income	3,791
Comprehensive Net Income	-3,168
BaseVar	834,630
ECR before LimitedLiability	6.0%
Economic Capital Ratio	6.7%