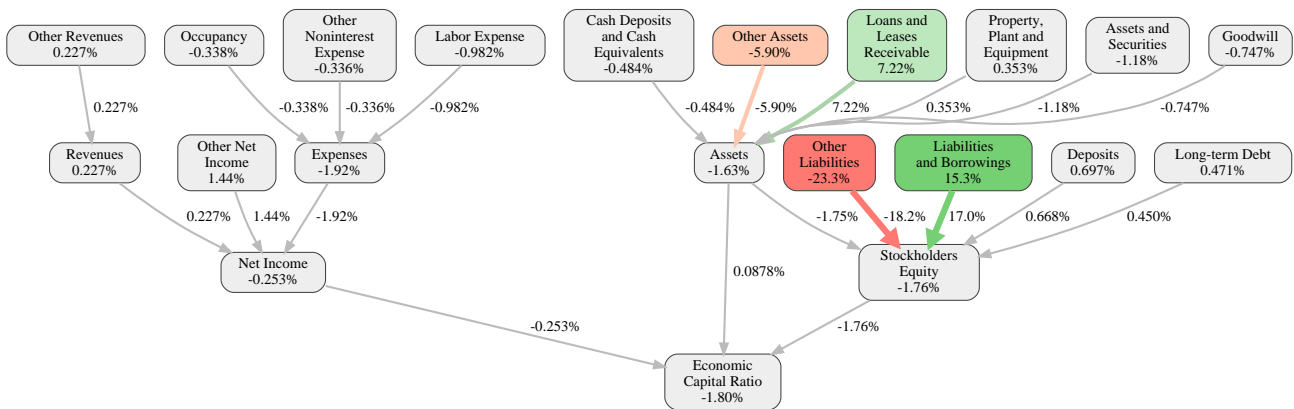




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GUARANTY FEDERAL BANCSHARES INC Rank 149 of 172





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The relative strengths and weaknesses of GUARANTY FEDERAL 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 GUARANTY FEDERAL BANCSHARES INC compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 15% points. The greatest weakness of GUARANTY FEDERAL BANCSHARES INC is the variable Other Liabilities, reducing the Economic Capital Ratio by 23% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.1%, being 1.8% points below the market average of 6.9%.

Input Variable	Value in 1000 USD
Assets and Securities	86,266
Cash Deposits and Cash Equivalents	34,372
Deposits	749,619
Fees	438
Goodwill	1,435
IT and Equipment Expense	1,477
Labor Expense	14,919
Liabilities and Borrowings	0
Loans and Leases Receivable	778,299
Long-term Debt	0
Occupancy	4,071
Other Assets	44,671
Other Compr. Net Income	-247
Other Expenses	6,061
Other Liabilities	135,040
Other Net Income	34,585
Other Noninterest Expense	4,347
Other Revenues	4,060
Property, Plant and Equipment	20,095

Output Variable	Value in 1000 USD
Liabilities	884,659
Assets	965,138
Expenses	31,313
Revenues	4,060
Stockholders Equity	80,479
Net Income	7,332
Comprehensive Net Income	7,085
Economic Capital Ratio	5.1%