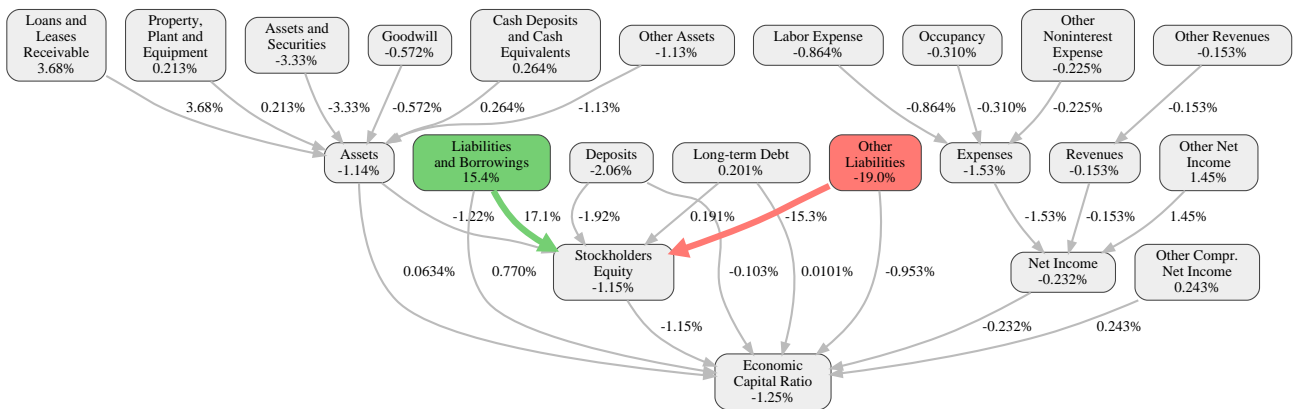




STATE BANKS 2022

GUARANTY FEDERAL BANCSHARES INC Rank 121 of 174





STATE BANKS 2022

GUARANTY FEDERAL BANCSHARES INC Rank 121 of 174



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 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.3%, being 1.2% points below the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	151,402
Cash Deposits and Cash Equivalents	130,646
Deposits	1,016,319
Fees	595
Goodwill	1,435
IT and Equipment Expense	2,603
Labor Expense	18,318
Liabilities and Borrowings	0
Loans and Leases Receivable	811,513
Long-term Debt	0
Occupancy	4,544
Other Assets	61,129
Other Compr. Net Income	3.0
Other Expenses	6,717
Other Liabilities	59,127
Other Net Income	42,469
Other Noninterest Expense	4,127
Other Revenues	5,074
Property, Plant and Equipment	16,785

Output Variable	Value in 1000 USD
Liabilities	1,075,446
Assets	1,172,910
Expenses	36,905
Revenues	5,074
Stockholders Equity	97,464
Net Income	10,638
Comprehensive Net Income	10,641
Economic Capital Ratio	5.3%