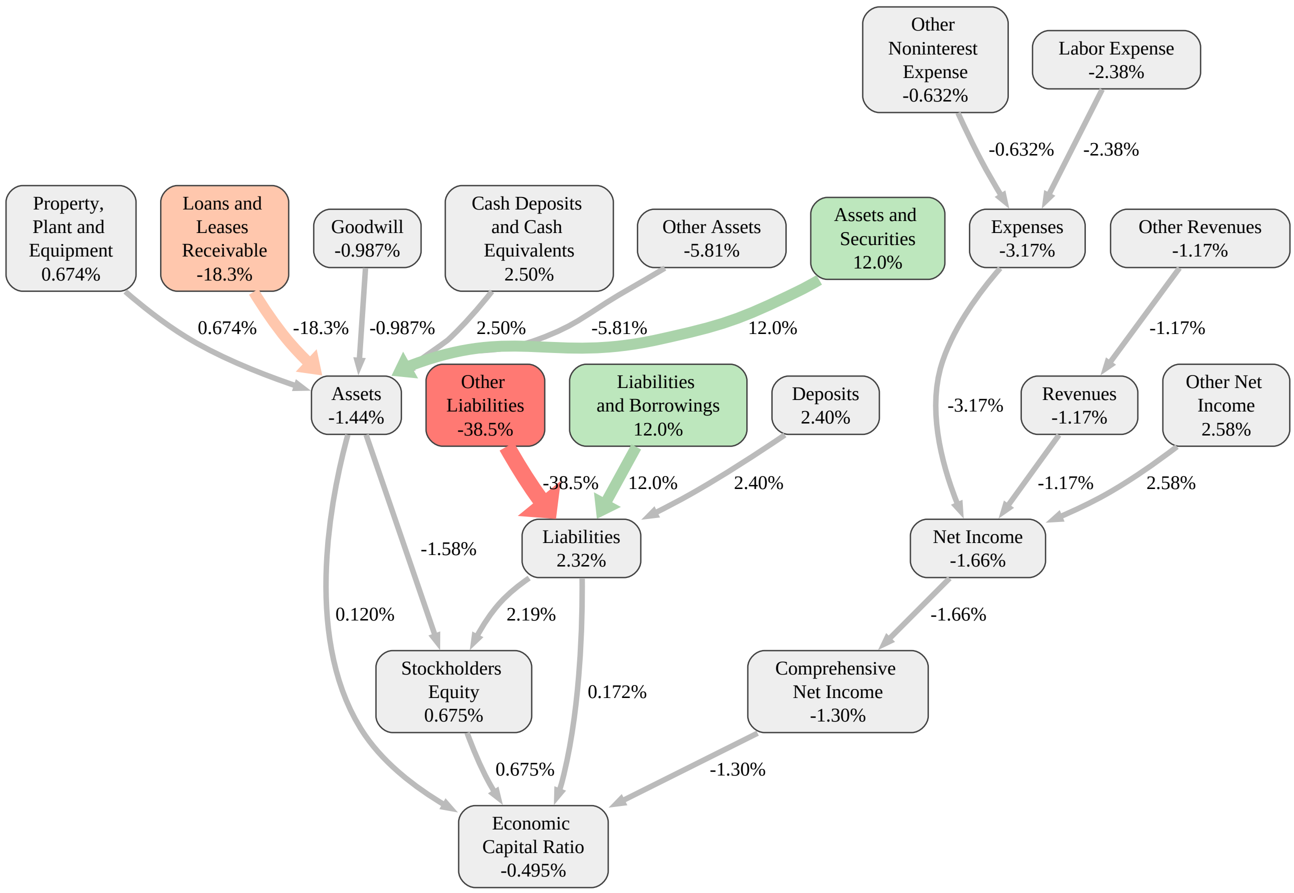
STATE BANKS 2024

Security Federal CORP

Rank 73 of 134



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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 12% points.The greatest weakness of Security Federal CORP is the variable Other Liabilities, reducing the Economic Capital Ratio by 38% points.

The company's Economic Capital Ratio, given in the ranking table, is 12%, being 0.49% points below the market average of 12%.

Input Variable	Value in 1000 USD
Assets and Securities	729,943
Cash Deposits and Cash Equivalents	128,284
Deposits	1,194,997
Fees	1,367
Goodwill	1,200
IT and Equipment Expense	1,305
Labor Expense	20,313
Liabilities and Borrowings	30,015
Loans and Leases Receivable	621,562
Long-term Debt	0
Occupancy	3,175
Other Assets	40,045
Other Compr. Net Income	5,729
Other Expenses	7,152
Other Liabilities	152,297
Other Net Income	42,709
Other Noninterest Expense	4,890
Other Revenues	1,445
Property, Plant and Equipment	28,637

Output Variable	Value in 1000 USD
Liabilities	1,377,309
Assets	1,549,671
Expenses	38,202
Revenues	1,445
Stockholders Equity	172,362
Net Income	5,952
Comprehensive Net Income	11,681
BaseVar	1,623,364
ECR before LimitedLiability	12%
Economic Capital Ratio	12%