

GUARANTY FEDERAL BANCSHARES, INC.

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 2618940	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$659	\$619	-6.1%	
Loans	\$477	\$473	-0.9%	
<i>Construction & development</i>	\$49	\$43	-11.6%	
<i>Closed-end 1-4 family residential</i>	\$102	\$94	-7.6%	
<i>Home equity</i>	\$14	\$14	-0.8%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$1	\$1	-6.0%	
<i>Commercial & Industrial</i>	\$95	\$92	-3.1%	
<i>Commercial real estate</i>	\$163	\$172	5.3%	
Unused commitments	\$49	\$57	15.9%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$51	\$51	-0.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$51	\$46	-8.7%	
Cash & balances due	\$42	\$13	-69.7%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$23	\$5	-78.5%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$25	\$5	-77.9%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$595	\$556	-6.6%	
Deposits	\$501	\$489	-2.5%	
Total other borrowings	\$93	\$65	-29.8%	
FHLB advances	\$68	\$52	-23.1%	
Equity				
Equity capital at quarter end	\$64	\$63	-1.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	9.7%	10.3%	--	
Tier 1 risk based capital ratio	12.9%	13.0%	--	
Total risk based capital ratio	14.2%	14.2%	--	
Return on equity ¹	10.5%	10.3%	--	
Return on assets ¹	1.0%	1.0%	--	
Net interest margin ¹	3.7%	3.8%	--	
Coverage ratio ((ALLL+Alloc transfer risk)/Noncurrent loans)	57.0%	49.2%	--	
Loss provision to net charge-offs (qtr)	407.0%	51.0%	--	
Net charge-offs to average loans and leases ¹	0.1%	1.2%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
<i>Construction & development</i>	12.8%	10.5%	0.1%	0.8%
<i>Closed-end 1-4 family residential</i>	2.2%	0.9%	0.1%	0.0%
<i>Home equity</i>	0.9%	0.4%	0.0%	0.2%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	14.5%	0.0%	1.8%	4.7%
<i>Commercial & Industrial</i>	2.9%	7.3%	0.0%	0.9%
<i>Commercial real estate</i>	2.2%	2.1%	0.0%	0.1%
<i>Total loans</i>	3.2%	3.4%	0.0%	0.3%