

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	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$648	\$659	1.8%	
Loans	\$494	\$477	-3.3%	
Construction & development	\$45	\$49	8.9%	
Closed-end 1-4 family residential	\$102	\$102	0.5%	
Home equity	\$18	\$14	-21.1%	
Credit card	\$0	\$0		
Other consumer	\$1	\$1	17.5%	
Commercial & Industrial	\$88	\$95	8.1%	
Commercial real estate	\$191	\$163	-14.7%	
Unused commitments	\$55	\$49	-9.8%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$40	\$51	27.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$41	\$51	23.8%	
Cash & balances due	\$32	\$42	29.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$23	\$23	3.2%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$21	\$25	19.0%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$580	\$595	2.6%	
Deposits	\$486	\$501	3.2%	
Total other borrowings	\$93	\$93	0.0%	
FHLB advances	\$68	\$68	0.0%	
Equity				
Equity capital at quarter end	\$68	\$64	-5.3%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.2%	9.7%	--	
Tier 1 risk based capital ratio	12.9%	12.9%	--	
Total risk based capital ratio	14.2%	14.2%	--	
Return on equity ¹	8.6%	10.5%	--	
Return on assets ¹	0.9%	1.0%	--	
Net interest margin ¹	3.8%	3.7%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.4%	57.0%	--	
Loss provision to net charge-offs (qtr)	15.7%	407.0%	--	
Net charge-offs to average loans and leases ¹	2.8%	0.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	19.0%	12.8%	4.6%	0.1%
Closed-end 1-4 family residential	1.6%	2.2%	0.1%	0.1%
Home equity	0.8%	0.9%	0.5%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	19.4%	14.5%	2.2%	1.8%
Commercial & Industrial	2.7%	2.9%	0.4%	0.0%
Commercial real estate	2.1%	2.2%	0.6%	0.0%
Total loans	3.4%	3.2%	0.8%	0.0%