

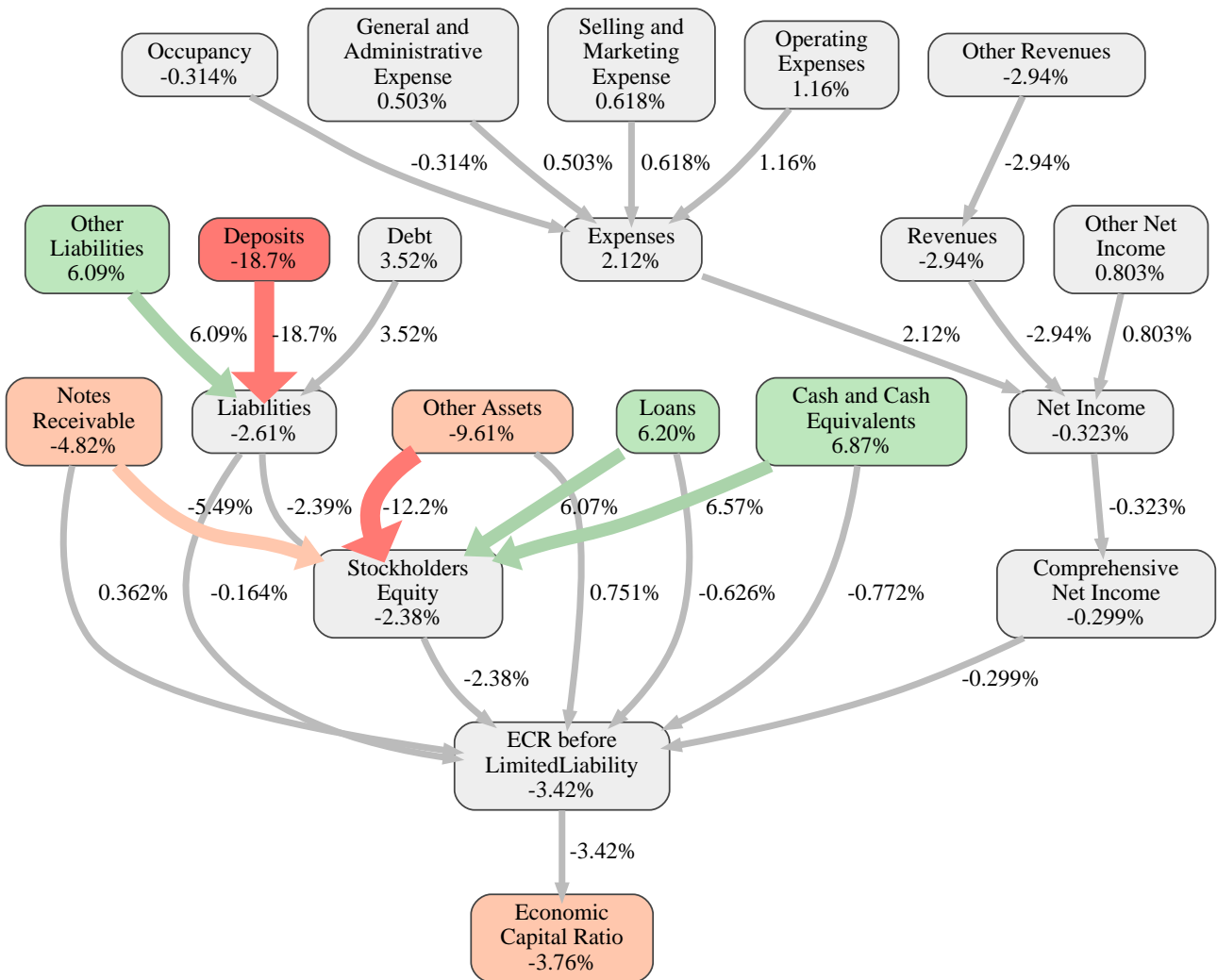


RealRate

SAVINGS & CREDIT 2021

Bankfinancial CORP
Rank 60 of 92

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The relative strengths and weaknesses of Bankfinancial 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 Bankfinancial CORP compared to the market average is the variable Cash and Cash Equivalents, increasing the Economic Capital Ratio by 6.9% points. The greatest weakness of Bankfinancial CORP is the variable Deposits, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 3.8% points below the market average of 18%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	503,496
Debt	0
Deposits	1,393,544
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	21,323
Loans	1,002,578
Notes Receivable	0
Occupancy	7,361
Operating Expenses	0
Other Assets	66,939
Other Compr. Net Income	-13
Other Expenses	11,431
Other Liabilities	30,368
Other Net Income	47,438
Other Revenues	3,760
Professional Fees	1,356
Securities	23,829
Selling and Marketing Expense	564

Output Variable	Value in 1000 USD
Assets	1,596,842
Liabilities	1,423,912
Expenses	42,035
Revenues	3,760
Stockholders Equity	172,930
Net Income	9,163
Comprehensive Net Income	9,150
BaseVar	1,557,000
ECR before LimitedLiability	6.3%
Economic Capital Ratio	14%