





# SAVINGS & CREDIT 2020



**First Federal**  
Savings Bank of Kentucky



## Kentucky First Federal Bancorp Rank 18 of 96

The relative strengths and weaknesses of Kentucky First Federal Bancorp 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 Kentucky First Federal Bancorp compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 20% points. The greatest weakness of Kentucky First Federal Bancorp is the variable Other Assets, reducing the Economic Capital Ratio by 8.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 11%, being 2.0% points above the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	9,861
Debt	0
Deposits	195,836
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	28
Labor and Related Expense	0
Loans	280,969
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	39,941
Other Compr. Net Income	4.0
Other Expenses	141
Other Liabilities	68,629
Other Net Income	953
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	330,771
Liabilities	264,493
Expenses	141
Revenues	0
Stockholders Equity	66,278
Net Income	812
Comprehensive Net Income	816
Economic Capital Ratio	11%