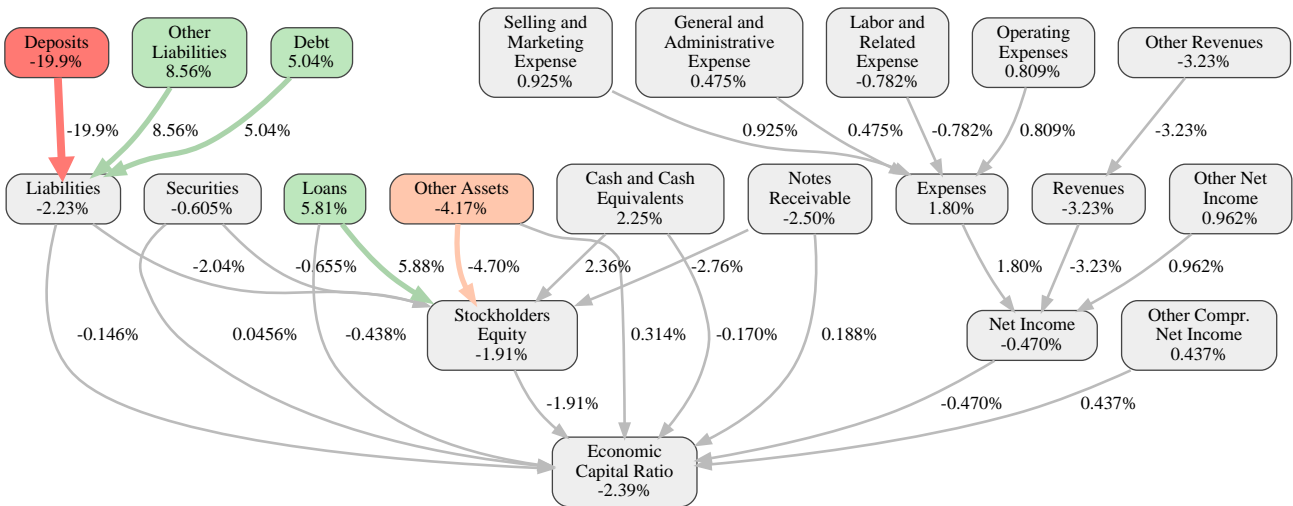




RealRate

SAVINGS & CREDIT 2020

IF Bancorp Inc.
Rank 54 of 96





RealRate

SAVINGS & CREDIT 2020

IF Bancorp Inc.
Rank 54 of 96



The relative strengths and weaknesses of IF Bancorp Inc. 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 IF Bancorp Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 8.6% points. The greatest weakness of IF Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 2.4% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	59,600
Debt	0
Deposits	607,023
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	801
Labor and Related Expense	10,644
Loans	487,774
Notes Receivable	0
Occupancy	887
Operating Expenses	0
Other Assets	176,496
Other Compr. Net Income	3,673
Other Expenses	6,182
Other Liabilities	33,585
Other Net Income	19,698
Other Revenues	1,282
Professional Fees	355
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	723,870
Liabilities	641,409
Expenses	18,068
Revenues	1,282
Stockholders Equity	82,461
Net Income	2,912
Comprehensive Net Income	6,585
Economic Capital Ratio	7.0%