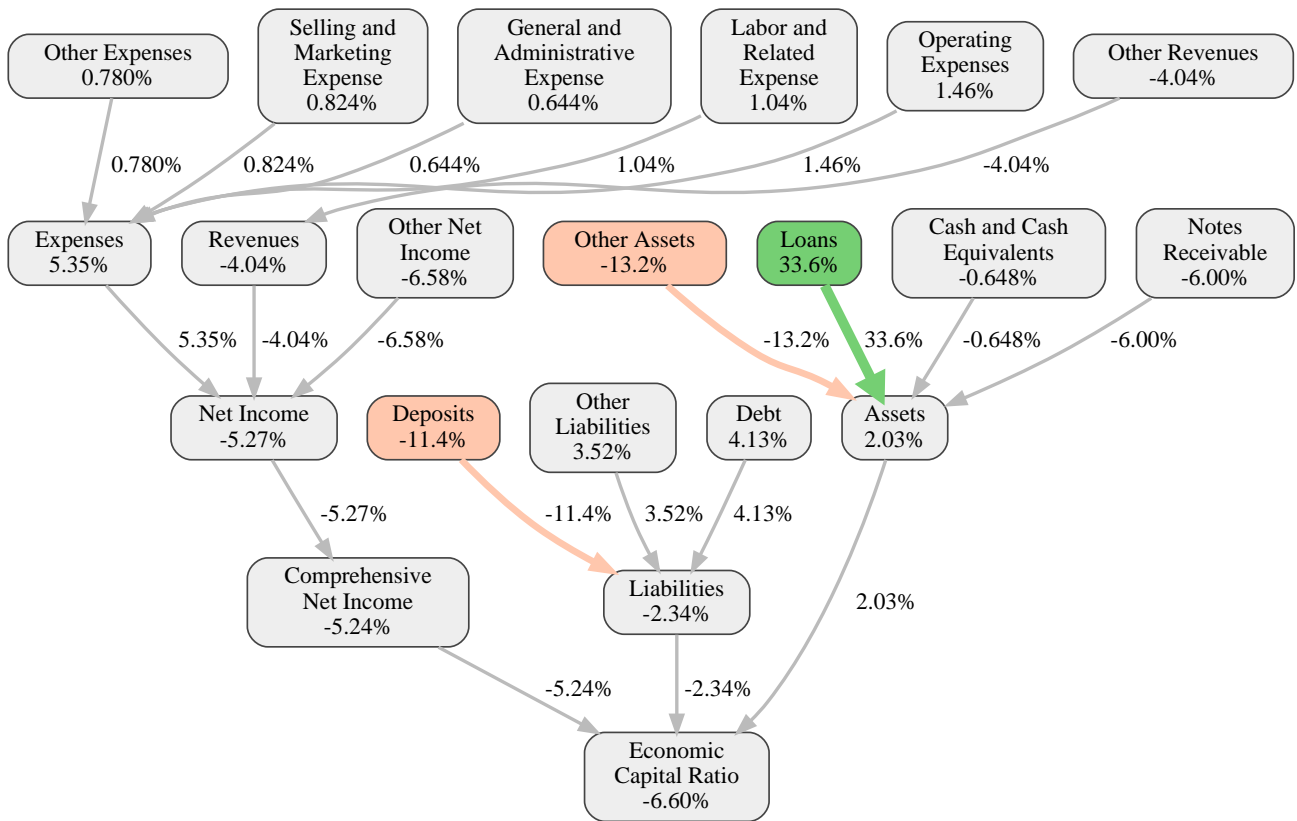




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Kentucky First Federal Bancorp
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The relative strengths and weaknesses of Kentucky First Federal Bancorp are analyzed with respect to the market average, including all of its competitors. We analyzed 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 34% points. The greatest weakness of Kentucky First Federal Bancorp is the variable Other Assets, reducing the Economic Capital Ratio by 13% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 6.6% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	13,702
Debt	0
Deposits	212,273
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	27
Labor and Related Expense	0
Loans	285,887
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	21,547
Other Compr. Net Income	-2.0
Other Expenses	264
Other Liabilities	56,925
Other Net Income	-12,283
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	321,136
Liabilities	269,225
Expenses	264
Revenues	0
Stockholders Equity	51,911
Net Income	-12,547
Comprehensive Net Income	-12,549
Economic Capital Ratio	4.5%