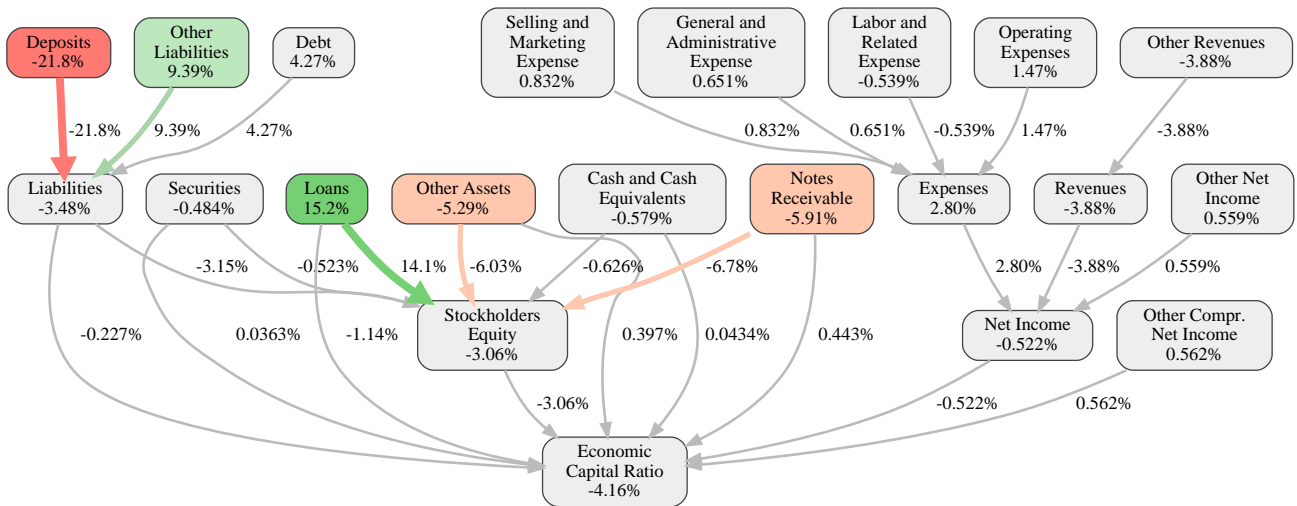




SAVINGS & CREDIT 2021

IF Bancorp Inc.
Rank 45 of 90





RealRate

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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 Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of IF Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.0%, being 4.2% points below the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	33,467
Debt	0
Deposits	601,700
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	537
Labor and Related Expense	11,070
Loans	509,817
Notes Receivable	0
Occupancy	943
Operating Expenses	0
Other Assets	192,233
Other Compr. Net Income	3,638
Other Expenses	6,270
Other Liabilities	50,716
Other Net Income	20,888
Other Revenues	1,375
Professional Fees	442
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	735,517
Liabilities	652,953
Expenses	18,725
Revenues	1,375
Stockholders Equity	82,564
Net Income	3,538
Comprehensive Net Income	7,176
Economic Capital Ratio	7.0%