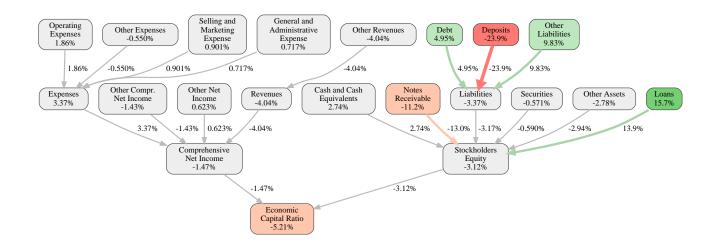


SAVINGS & CREDIT 2023

IROQUOIS FINANCIAL

IF Bancorp Inc. Rank 86 of 96





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Rank 86 of 96

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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 16% points. The greatest weakness of IF Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 24% points.

The company's Economic Capital Ratio, given in the ranking table, is 2.6%, being 5.2% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	75,811
Debt	0
Deposits	752,020
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	176
Labor and Related Expense	13,051
Loans	518,931
Notes Receivable	0
Occupancy	951
Operating Expenses	0
Other Assets	262,816
Other Compr. Net Income	-19,279
Other Expenses	7,091
Other Liabilities	33,704
Other Net Income	24,631
Other Revenues	1,983
Professional Fees	398
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	857,558
Liabilities	785,900
Expenses	21,491
Revenues	1,983
Stockholders Equity	71,658
Net Income	5,123
Comprehensive Net Income	-14,156
Economic Capital Ratio	2.6%

