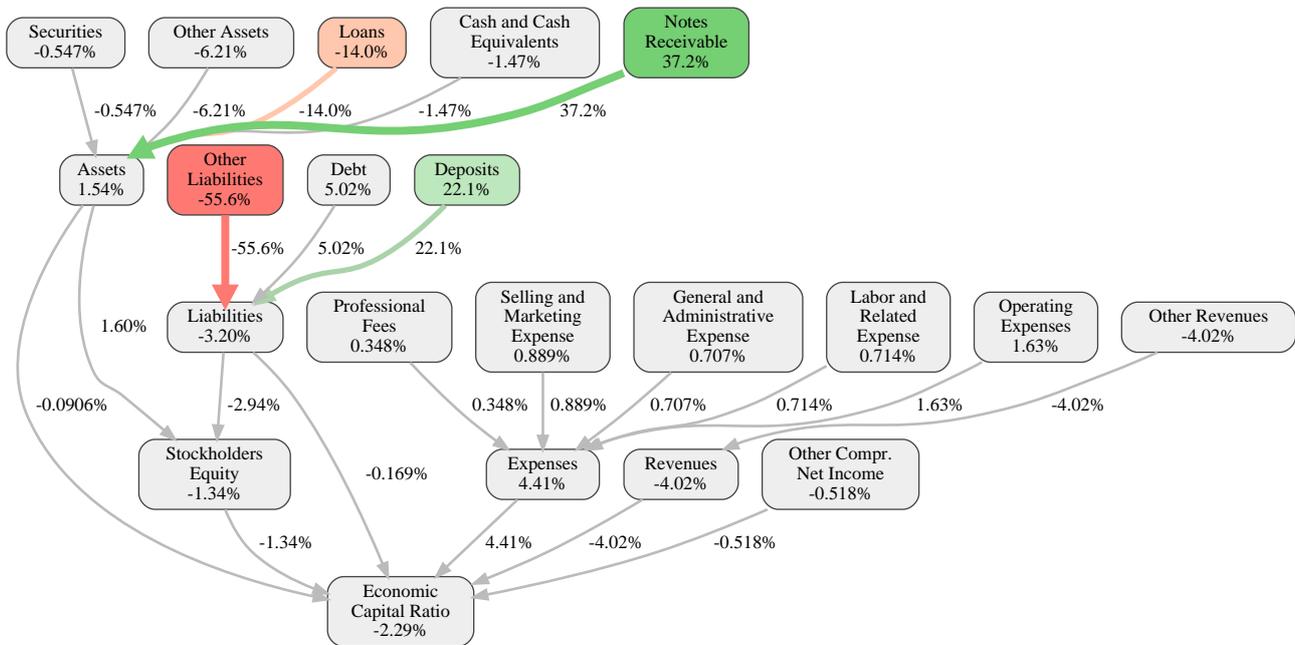




SAVINGS & CREDIT 2023

Capitol Federal Financial Inc.
Rank 56 of 96





RealRate

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The relative strengths and weaknesses of Capitol Federal Financial 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 Capitol Federal Financial Inc. compared to the market average is the variable Notes Receivable, increasing the Economic Capital Ratio by 37% points. The greatest weakness of Capitol Federal Financial Inc. is the variable Other Liabilities, reducing the Economic Capital Ratio by 56% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.6%, being 2.3% points below the market average of 7.9%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	49,194
Debt	0
Deposits	0
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	56,600
Loans	0
Notes Receivable	7,464,208
Occupancy	14,370
Operating Expenses	18,311
Other Assets	2,111,495
Other Compr. Net Income	-129,328
Other Expenses	46,320
Other Liabilities	8,528,398
Other Net Income	203,309
Other Revenues	18,100
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	9,624,897
Liabilities	8,528,398
Expenses	135,601
Revenues	18,100
Stockholders Equity	1,096,499
Net Income	85,808
Comprehensive Net Income	-43,520
Economic Capital Ratio	5.6%