KFFB · NASDAQ · WEEK ENDED 24 JUL 2026

# Weekly Investor Report

**Kentucky First Federal Bancorp · Financial Services · Banks - Regional**

LATEST CLOSE
**5.22 USD**
0.5% latest week

## Weekly setup

# Mixed setup

The weekly trend is active. Price is 11.6% above the Trend Line and sits at 89.9% of its 52-week range. The latest completed week returned 0.5%, after a -0.5% four-week move. The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is neither clearly cheap nor expensive. The latest news-sentiment score is 57/100. Near-term considerations: earnings are due in 50d.

Technical setup score 71/100. This score describes the weekly technical setup; the conclusion above also considers fundamentals, positioning, sentiment, and event risk.

| LATEST CLOSE | 1W RETURN | 4W RETURN |
|---|---|---|
| **5.22 USD** | **0.5%** | **-0.5%** |
| 24 Jul 2026 | latest completed week | short-term follow-through |

| 12W RETURN | TREND BREADTH | VOLUME RATIO |
|---|---|---|
| **15.9%** | **90.4%** | **1.5x** |
| quarterly tape | 47 of 52 weeks active | vs 13-week average |

### What is working

- The trend backdrop is active with a 9-week active streak.
- Price is above the Trend Line, keeping the weekly tape constructive.
- Price is above Fair Value, showing premium demand versus the model.
- Activity pressure is positive on the latest completed week.

### What could go wrong

- No major top-level risk cluster is currently dominant.

### What to watch next

- Price is close to its 52-week high; watch for continuation or exhaustion.
- Trend Line remains the key weekly regime level.
- Activity pressure is the gauge to monitor for confirmation or fade.
- A volume ratio above 1.5x would show stronger participation in the next move.

## This week's evidence at a glance

| PRICE FOLLOW-THROUGH | INDICATOR STACK | TREND BACKDROP | PATIENT CAPITAL |
|---|---|---|---|
| **0.5%** | **81/71** | **Active** | **Quiet** |
| Latest completed week; four-week move -0.5%. | Trend and activity pressure are weighted against the latest 12-week confirmation window. | The trend backdrop defines the current weekly regime. | Activity-pressure buy-signal status for institutional accumulation timing. |

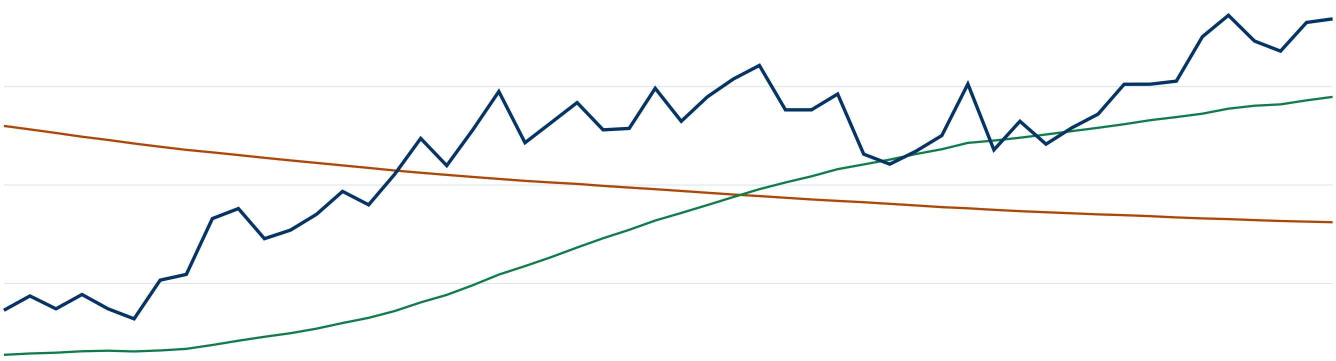
| NEXT-WEEK EXPECTANCY | NEWS SENTIMENT | EVENT RISK |
|---|---|---|
| **Positive 60.75%** | **57/100** | **50d** |
| Historical one-week expectancy contributes to the evidence score when direction is confirmed. | 37 relevant articles in the latest sentiment read. | Next report is scheduled for 18 Sep 2026; event risk rises as the date approaches. |

**01 · PRICE ACTION**

# Where price is—and whether the trend supports it

The weekly trend is active. Price is 11.6% above the Trend Line and sits at 89.9% of its 52-week range. The latest completed week returned 0.5%, after a -0.5% four-week move.

## 52-week price path



Blue: weekly close · Green: Trend Line · Orange: Sharemaestro Fair Value

### Position in the 52-week range


2.96 USD 5.48 USD

**Latest close sits at 89.9% of the 52-week range.**

**RANGE LOCATION**

**89.9%**

Shows where the latest close sits between the 52-week low and high.

**TREND DISTANCE**

**11.6%**

Price premium or discount versus the weekly Trend Line.

**FAIR-VALUE GAP**

**37.3%**

Premium demand or model discount versus Sharemaestro Fair Value.

**HIGH-WATER GAP**

**-4.7%**

Distance from the latest 52-week high.

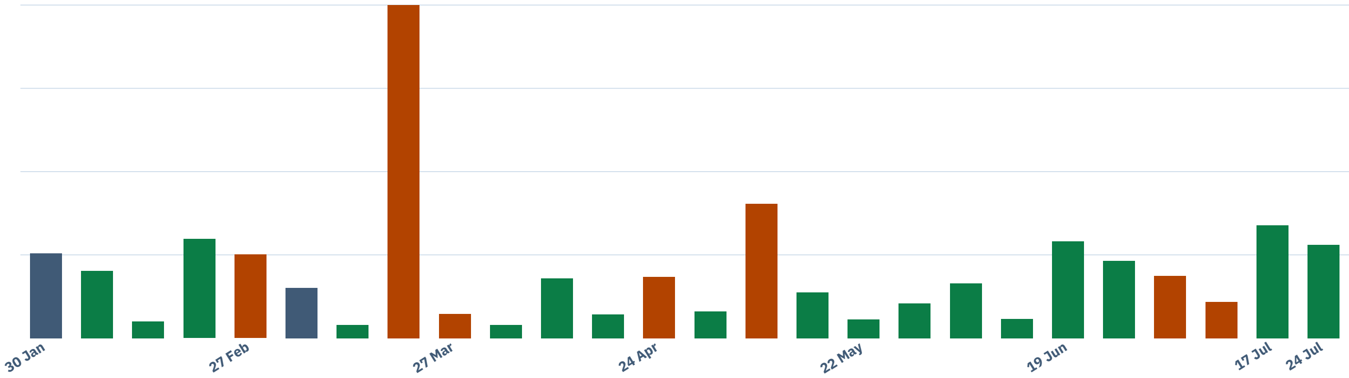
02 · VOLUME AND DEMAND

# Is real participation confirming the move?

Latest weekly volume is 1.5x the 13-week average. Participation is unusually strong and confirms that the move is attracting attention.

## 26-week volume confirmation

Bar height shows weekly volume. Green marks an up week; orange marks a down week.




**PARTICIPATION**

**1.5x**

Latest volume versus the 13-week average.

**BASELINE**

**15.7K**

13-week average volume.

**ONE-YEAR BASE**

**31.8K**

52-week average volume.

**LATEST WEEKLY VOLUME**

**23.4K**

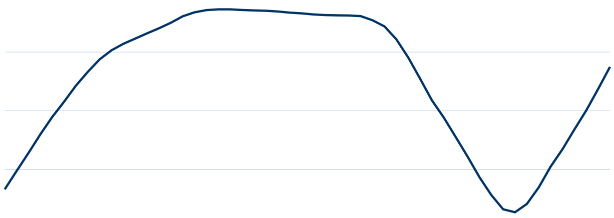
Most recent completed week.

**Demand beneath price**

## Activity pressure and institutional-style signals

These indicators assess whether participation is improving beneath price. They are supporting evidence, not proof of institutional buying.

### Activity pressure path



Latest 0.81 · 12-week average 0.52

### 12-week confirmation

| Signal | Read | Meaning |
|---|---|---|
| Trend active | 10/12 | Active trend-backdrop weeks in the latest 12-week window. |
| Positive pressure | 6/12 | Weeks with constructive activity pressure in the latest 12-week window. |
| Positive leadership | 8/12 | Weeks with positive relative leadership in the latest 12-week window. |
| Activity pressure | 0.81 | Current proprietary activity-pressure read. |
| Buy signals | 0 | Accumulation signal count in the latest 12 weeks. |
| Reversal markers | 0 | No reversal markers |

No recent accumulation markers. No reversal markers.

03 · MOMENTUM AND LEADERSHIP

# Is performance persistent—and is the stock leading?

Performance is -0.5% over four weeks, 15.9% over 12 weeks, and 60.7% over one year. The current trend has remained active for 9 consecutive weeks.

## Performance by holding period

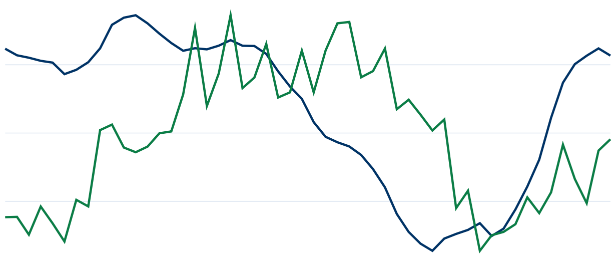
| | |
|---|---|
| 1W | 0.5% |
| 4W | -0.5% |
| 12W | 15.9% |
| 26W | 10.2% |
| 52W | 60.7% |

**ACTIVE TREND STREAK**
9 weeks
Consecutive active weeks.

**ACTIVE WEEKS**
47
Latest 52 weeks.

**TREND BREADTH**
90.4%
Share of active weeks.

## Activity pressure vs relative leadership



Blue: activity pressure · Green: relative leadership

**PRESSURE**
0.96
Latest activity-pressure read.

**PRESSURE CHANGE**
42.3%
Four-week change in activity pressure.

**LEADERSHIP**
11.52
Latest relative-leadership reading.

**RS CHANGE**
7.6%
Four-week change in relative leadership.

## Technical setup scorecard

| | |
|---|---|
| Trend | 81 |
| Momentum | 63 |
| Activity Pressure | 71 |
| Relative Leadership | 85 |
| Next-Week Expectancy | 80 |
| Volume | 63 |
| Smart Money | 51 |
| Risk Control | 78 |

04 · FUNDAMENTALS AND VALUATION

# What investors are paying for—and the quality behind it

The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is neither clearly cheap nor expensive.

| FACTOR WEEK | STATEMENTS THROUGH | FIELD COVERAGE | MODEL CONFIDENCE |
|---|---|---|---|
| 26 Jul 2026 | 30 Jun 2025 | 94% | 90% |
| Latest published factor snapshot. | Financial reporting period used. | Available factor fields. | Snapshot confidence. |

## Relative factor standing

Higher display scores are better. Each score is converted from the underlying universe rank, where rank 1 is best.

| | |
|---|---|
| **Overall factor strength** | 54/100 |
| **Value** | 51/100 |
| **Quality** | 50/100 |
| **Momentum** | 51/100 |
| **Growth** | 51/100 |

## Valuation

How much investors are paying for earnings, sales, and cash flow.

| | | |
|---|---|---|
| P/E | Price divided by trailing earnings. | 30.1x |
| PRICE / SALES | Market value relative to trailing revenue. | 2.0x |
| EV / EBITDA | Enterprise value relative to operating cash earnings. | 43.9x |
| FREE-CASH-FLOW YIELD | Free cash flow as a share of enterprise value. | 1.3% |

## Business quality

Margins and the return generated on invested capital.

| | | |
|---|---|---|
| GROSS MARGIN | Gross profit retained from each unit of revenue. | 51.5% |
| OPERATING MARGIN | Operating profit retained from revenue. | 8.8% |
| FREE-CASH-FLOW MARGIN | Free cash flow generated from revenue. | 5.7% |
| RETURN ON INVESTED CAPITAL | Operating return generated on invested capital. | 1.5% |

04 · FUNDAMENTALS AND VALUATION · CONTINUED

# Growth, shareholder returns, and balance-sheet strength

The second half of the fundamental read separates recent business growth from cash returned to shareholders and financial leverage.

## Growth and financial strength

Recent business growth and accounting strength.

| | |
|---|---|
| **REVENUE GROWTH**<br>Latest one-year revenue growth. | **26.7%** |
| **EPS GROWTH**<br>Latest one-year earnings-per-share growth. | **-** |
| **FREE-CASH-FLOW GROWTH**<br>Latest one-year free-cash-flow growth. | **-** |
| **PIOTROSKI F-SCORE**<br>Nine-point accounting-strength checklist. | **5/9** |

## Shareholder return and balance sheet

Cash returned to owners and financial leverage.

| | |
|---|---|
| **DIVIDEND YIELD**<br>Cash dividends relative to market value. | **-** |
| **BUYBACK YIELD**<br>Net share repurchases relative to market value. | **0.0%** |
| **SHAREHOLDER YIELD**<br>Dividend yield plus net buyback yield. | **0.0%** |
| **NET DEBT / EBITDA**<br>Balance-sheet debt relative to operating cash earnings. | **23.0x** |

### How to read this

Quality and valuation are separate questions. A strong company can still carry a demanding valuation, so profitability, growth, balance-sheet strength, and the price paid for those characteristics should be assessed independently.

**The latest factor snapshot indicates quality is middle-of-the-pack; growth is moderate; valuation is neither clearly cheap nor expensive.**

05 · OWNERSHIP, OPTIONS, AND SENTIMENT

# What other market participants are doing

Options, insider transactions, market sentiment, and activity-pressure signals can confirm or challenge the price story. None should be used alone.

### Insider activity

**-**

No recent insider transactions are stored.

Acquisitions / disposals over the latest 180 days. Insider activity is context, not a stand-alone signal.

### News sentiment

**57/100**

Weighted news tone is neutral across 37 relevant articles.

14 positive · 22 neutral · 1 negative

### Patient Capital

**Quiet**

Activity-pressure buy-signal evidence highlights potential institutional accumulation windows.

No recent buy signal

06 · CATALYSTS AND RISK

# What can move the shares—and how volatile the path has been

Event timing, options-implied movement, drawdown, and weekly gains and losses frame the risk around the current setup.

**NEXT EARNINGS**
**50d**
Next report is scheduled for 18 Sep 2026; event risk rises as the date approaches.

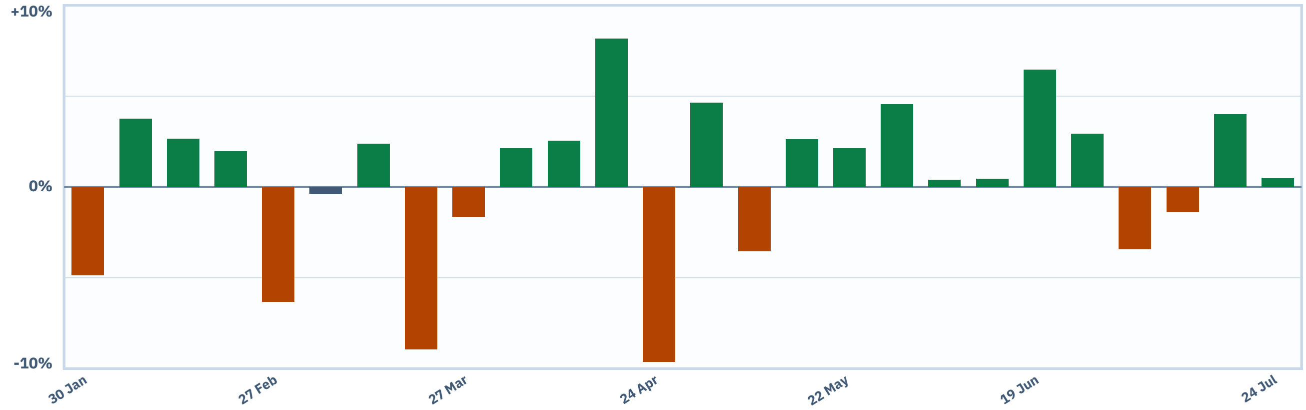
**OPTIONS EXPECTED MOVE**
**-**
Nearest-chain priced movement where available.

**52-WEEK DRAWDOWN**
**-4.7%**
Distance below the 52-week high.

**13-WEEK VOLATILITY**
**3.0%**
Standard deviation of weekly returns.

## Weekly gains and losses

Each bar is one completed week. Gains rise above zero; losses fall below it. Taller bars mean a larger move.




**WEEKS HIGHER**
**17 of 26**
8 weeks finished lower.

**BEST WEEK**
**+8.2%**
Week of 17 Apr.

**WORST WEEK**
**-9.6%**
Week of 24 Apr.

**LATEST WEEK**
**+0.5%**
Week of 24 Jul.

### Shape of recent returns

| | |
|---|---|
| Strong gains | 5 |
| Modest gains | 12 |
| Flat weeks | 1 |
| Modest losses | 4 |
| Sharp losses | 4 |

**RECENT VOL**
**3.0%**
13-week weekly-return volatility.

**BASE VOL**
**4.5%**
52-week weekly-return volatility.

**UP/DOWN SPLIT**
**34/17**
Count of positive and negative weeks in the 52-week window.

**AVERAGE SKEW**
**3.7% / -4.3%**
Average positive week versus average negative week.

07 · SECTOR AND PEER CONTEXT

# Is this stock leading—or simply moving with its group?

Sector and industry breadth distinguish company-specific strength from a broad group move.

## Sector · US Financial Services

**4-WEEK RANK**

**- / 100**

Standing within the tracked group.

**GROUP AVERAGE**

**5.2%**

Average four-week return.

**TREND BREADTH**

**58.0%**

Share of peers with an active trend.

| Peer | Exchange | 1W return | 4W return | Trend |
|---|---|---|---|---|
| PYPL | NASDAQ | -0.7% | 26.8% | Inactive |
| KB | NYSE | -1.6% | 19.4% | Active |
| SHG | NYSE | 1.0% | 18.6% | Active |
| TRV | NYSE | 5.0% | 18.3% | Active |
| ICE | NYSE | 4.4% | 17.7% | Inactive |

## Industry · US Banks - Regional

**4-WEEK RANK**

**- / 100**

Standing within the tracked group.

**GROUP AVERAGE**

**1.6%**

Average four-week return.

**TREND BREADTH**

**85.0%**

Share of peers with an active trend.

| Peer | Exchange | 1W return | 4W return | Trend |
|---|---|---|---|---|
| KB | NYSE | -1.6% | 19.4% | Active |
| SHG | NYSE | 1.0% | 18.6% | Active |
| WF | NYSE | 4.2% | 15.4% | Inactive |
| CIB | NYSE | 7.0% | 10.3% | Active |
| BBDO | NYSE | 3.9% | 10.0% | Inactive |

08 · EVIDENCE AND WEEKLY DATA

# The underlying research record

Every top-level statement should be traceable to a stored market, fundamental, event, or positioning observation.

## Cross-signal evidence matrix

| Evidence pillar | Score / read | Summary | Detail |
|---|---|---|---|
| Weekly tape | 73/100 | Trend, activity pressure, participation, and risk combine to a 73/100 tape read. | |
| Indicator analysis | 67/100 | Latest 12-week confirmation: trend 10/12, activity pressure 6/12, relative leadership 8/12. | Activity pressure 0.81; No reversal markers |
| Next-Week Expectancy | Positive 60.75% | Next-week expectancy is positive with a 60.75% historical one-week setup read. | Adds short-term historical context without overriding trend, activity, or relative leadership. |
| Factors | 51/100 | O'Shaughnessy factor stack blends value, quality, momentum, and confidence. | Buyback Yield rank 49 |
| SVQF | 7/100 | Value and quality alignment from the Sharemaestro SVQF framework. | Composite rank 678.0 of 726 |
| Patient Capital | Quiet | Activity-pressure buy-signal evidence highlights potential institutional accumulation windows. | No recent buy signal |
| Sentiment | 57/100 | Weighted news tone is neutral across 37 relevant articles. | What Happened at Kentucky First Federal (NASDAQ:KFFB) Today? |
| Insiders | 50/100 | No recent insider transaction evidence is stored. | Not currently available. |
| Earnings | 50d | Next report is scheduled for 18 Sep 2026; event risk rises as the date approaches. | |

## Current evidence clusters

**PRICE FOLLOW-THROUGH**

**0.5%**

Latest completed week; four-week move -0.5%.

**INDICATOR STACK**

**81/71**

Trend and activity pressure are weighted against the latest 12-week confirmation window.

**TREND BACKDROP**

**Active**

The trend backdrop defines the current weekly regime.

**PATIENT CAPITAL**

**Quiet**

Activity-pressure buy-signal status for institutional accumulation timing.

**NEXT-WEEK EXPECTANCY**

**Positive 60.75%**

Historical one-week expectancy contributes to the evidence score when direction is confirmed.

**NEWS SENTIMENT**

**57/100**

37 relevant articles in the latest sentiment read.

**EVENT RISK**

**50d**

Next report is scheduled for 18 Sep 2026; event risk rises as the date approaches.

08 · EVIDENCE AND WEEKLY DATA · CONTINUED

# Recent completed weeks

The completed weekly bars behind the report provide a compact audit trail for price, trend, Fair Value, activity pressure, leadership, and volume.

| Week | Close | Return | Trend Line | Fair Value | Pressure | Leadership | Volume | Trend |
|---|---|---|---|---|---|---|---|---|
| 24 Jul 2026 | 5.22 USD | 0.5% | 4.68 USD | 3.80 USD | 0.96 | 11.52 | 23.4K | On |
| 17 Jul 2026 | 5.20 USD | 4.0% | 4.66 USD | 3.81 USD | 1.04 | 9.80 | 28.4K | On |
| 10 Jul 2026 | 5.00 USD | -1.4% | 4.63 USD | 3.81 USD | 0.96 | 1.73 | 9.1K | On |
| 03 Jul 2026 | 5.07 USD | -3.4% | 4.62 USD | 3.82 USD | 0.87 | 5.45 | 15.7K | On |
| 26 Jun 2026 | 5.25 USD | 2.9% | 4.60 USD | 3.83 USD | 0.67 | 10.71 | 19.5K | On |
| 19 Jun 2026 | 5.10 USD | 6.5% | 4.56 USD | 3.83 USD | 0.30 | 3.39 | 24.3K | On |
| 12 Jun 2026 | 4.79 USD | 0.4% | 4.54 USD | 3.84 USD | -0.14 | 0.21 | 4.9K | On |
| 05 Jun 2026 | 4.77 USD | 0.0% | 4.52 USD | 3.85 USD | -0.42 | 2.63 | 13.8K | On |
| 29 May 2026 | 4.77 USD | 4.6% | 4.49 USD | 3.85 USD | -0.66 | -1.49 | 8.7K | On |
| 22 May 2026 | 4.56 USD | 2.1% | 4.46 USD | 3.86 USD | -0.87 | -2.67 | 4.8K | Off |
| 15 May 2026 | 4.46 USD | 2.6% | 4.44 USD | 3.87 USD | -0.94 | -3.18 | 11.5K | Off |
| 08 May 2026 | 4.35 USD | -3.5% | 4.42 USD | 3.87 USD | -0.81 | -5.56 | 33.8K | On |
| 01 May 2026 | 4.51 USD | 4.6% | 4.40 USD | 3.88 USD | -0.88 | 3.64 | 6.8K | On |
| 24 Apr 2026 | 4.31 USD | -9.6% | 4.37 USD | 3.89 USD | -0.92 | 0.97 | 15.4K | On |

### How to use this report

This is a completed-week research summary. It explains the available evidence and its conflicts; it does not predict a guaranteed outcome or replace your own risk assessment. Fundamental figures may refer to an earlier financial reporting period, which is shown in the fundamentals section.



**Open the live report · Open the interactive chart · Full disclaimer**