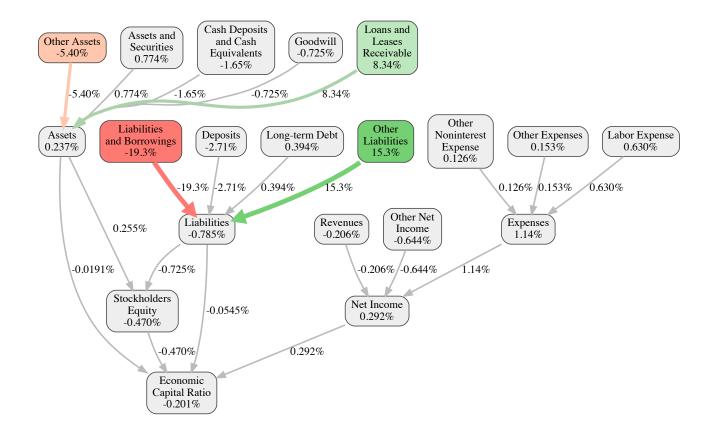


STATE BANKS 2020

Bridgewater Bancshares Inc Rank 96 of 191









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The relative strengths and weaknesses of Bridgewater Bancshares 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 Bridgewater Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 19% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.5%, being 0.20% points below the market average of 7.7%.

Input Variable	Value in 1000 USD
Assets and Securities	304,527
Cash Deposits and Cash Equivalents	31,935
Deposits	1,823,310
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,400,312
Loans and Leases Receivable	1,884,000
Long-term Debt	0
Occupancy	0
Other Assets	18,114
Other Compr. Net Income	6,342
Other Expenses	6,923
Other Liabilities	-1,199,586
Other Net Income	38,326
Other Noninterest Expense	0
Property, Plant and Equipment	27,628
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,024,036
Assets	2,268,830
Expenses	6,923
Stockholders Equity	244,794
Net Income	31,403
Comprehensive Net Income	37,745
Economic Capital Ratio	7.5%

