





# STATE BANKS 2021

## Bridgewater Bancshares Inc Rank 122 of 180



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 17% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 22% points.

The company's Economic Capital Ratio, given in the ranking table, is 5.8%, being 0.84% points below the market average of 6.6%.

Input Variable	Value in 1000 USD
Assets and Securities	412,892
Cash Deposits and Cash Equivalents	160,675
Deposits	2,501,636
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,846,183
Loans and Leases Receivable	2,282,436
Long-term Debt	0
Occupancy	0
Other Assets	17,729
Other Compr. Net Income	1,805
Other Expenses	8,472
Other Liabilities	-1,685,879
Other Net Income	35,666
Other Noninterest Expense	0
Property, Plant and Equipment	50,987
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	2,661,940
Assets	2,927,345
Expenses	8,472
Stockholders Equity	265,405
Net Income	27,194
Comprehensive Net Income	28,999
Economic Capital Ratio	5.8%

