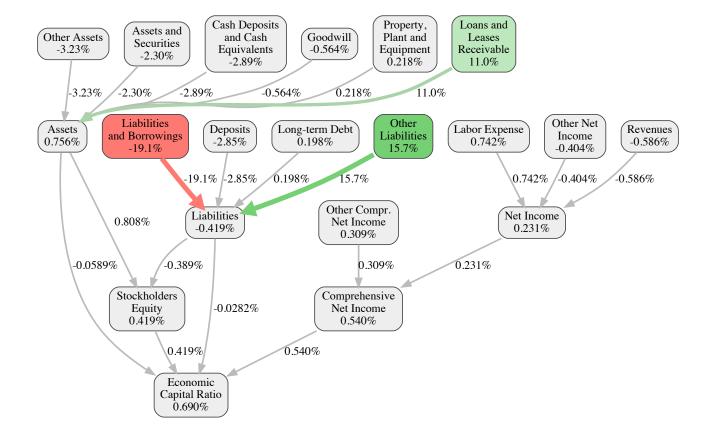


STATE BANKS 2022



Bridgewater Bancshares Inc Rank 41 of 175





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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 16% 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 7.2%, being 0.69% points above the market average of 6.5%.

Input Variable	Value in 1000 USD
Assets and Securities	495,465
Cash Deposits and Cash Equivalents	143,473
Deposits	2,946,237
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	2,087,155
Loans and Leases Receivable	2,769,917
Long-term Debt	0
Occupancy	0
Other Assets	16,783
Other Compr. Net Income	2,427
Other Expenses	15,886
Other Liabilities	-1,935,005
Other Net Income	61,573
Other Noninterest Expense	0
Property, Plant and Equipment	49,395
Revenues	0

Output Variable	Value in 1000 USD
Liabilities	3,098,387
Assets	3,477,659
Expenses	15,886
Stockholders Equity	379,272
Net Income	45,687
Comprehensive Net Income	48,114
Economic Capital Ratio	7.2%