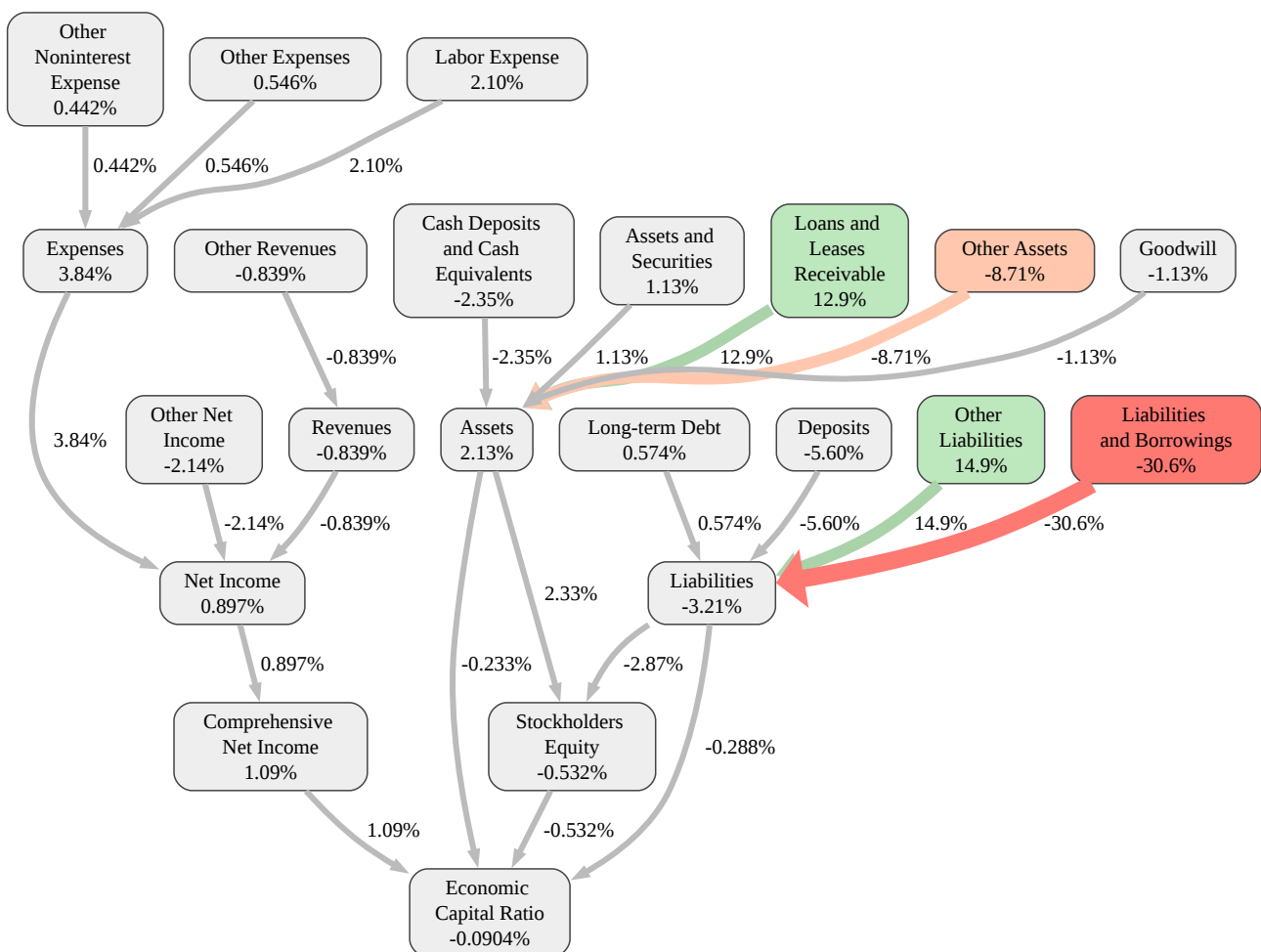




The relative strengths and weaknesses of Bridgewater Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

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 31% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 0.090% points below the market average of 15%.

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
Other Revenues	0
Property, Plant and Equipment	27,628

Output Variable	Value in 1000 USD
Liabilities	2,024,036
Assets	2,268,830
Expenses	6,923
Revenues	0
Stockholders Equity	244,794
Net Income	31,403
Comprehensive Net Income	37,745
BaseVar	2,240,071
ECR before Limited Liability	15%
Economic Capital Ratio	15%