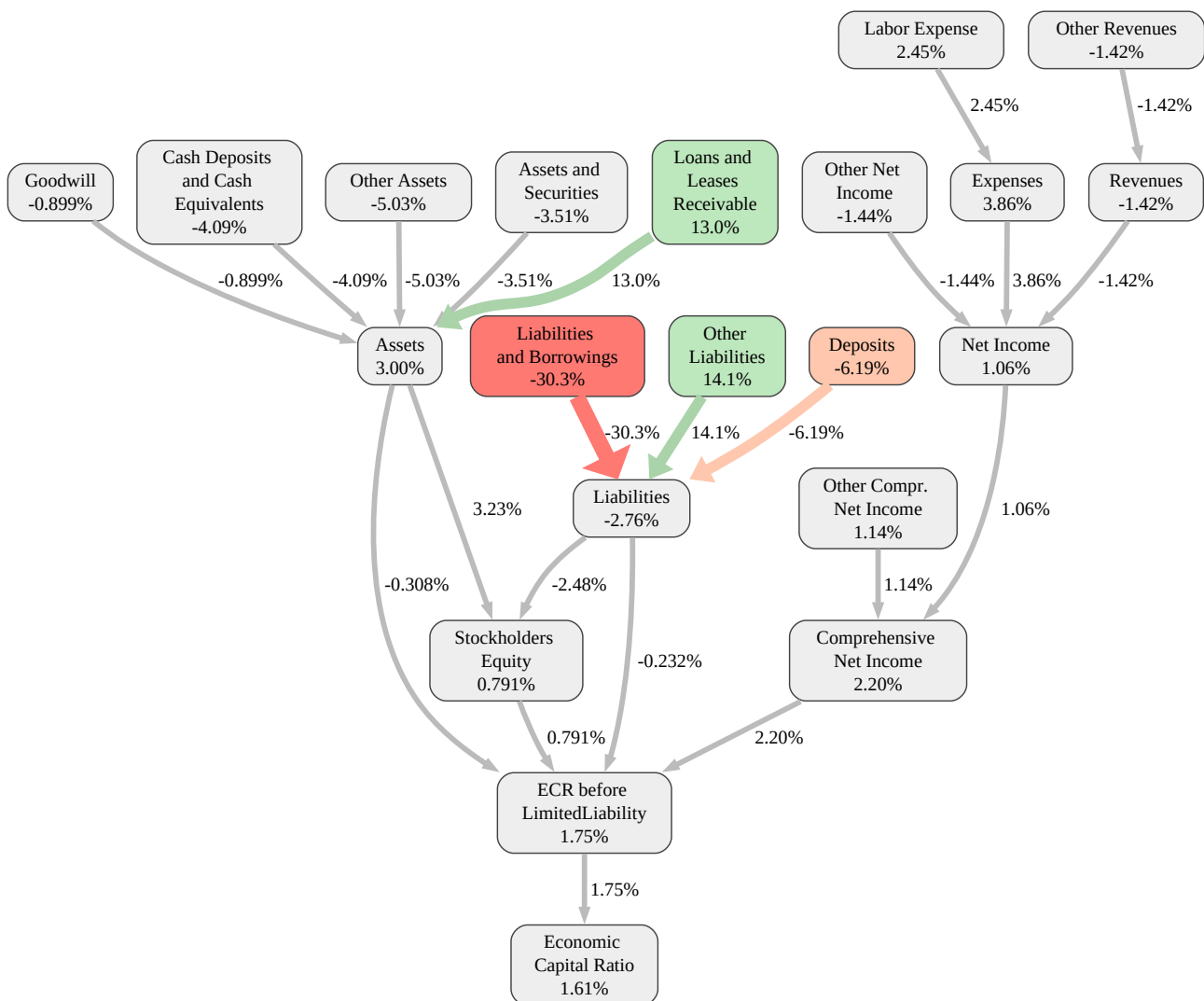




The relative strengths and weaknesses of Bridgewater Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bridgewater Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 14% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 30% points.

The company's Economic Capital Ratio, given in the ranking table, is 14%, being 1.6% points above the market average of 13%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	495,465	Liabilities	3,098,387
Cash Deposits and Cash Equivalents	143,473	Assets	3,477,659
Deposits	2,946,237	Expenses	15,886
Fees	0	Revenues	0
Goodwill	2,626	Stockholders Equity	379,272
IT and Equipment Expense	0	Net Income	45,687
Labor Expense	0	Comprehensive Net Income	48,114
Liabilities and Borrowings	2,087,155	BaseVar	3,433,016
Loans and Leases Receivable	2,769,917	ECR before Limited Liability	14%
Long-term Debt	0	Economic Capital Ratio	14%
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		
Other Revenues	0		
Property, Plant and Equipment	49,395		