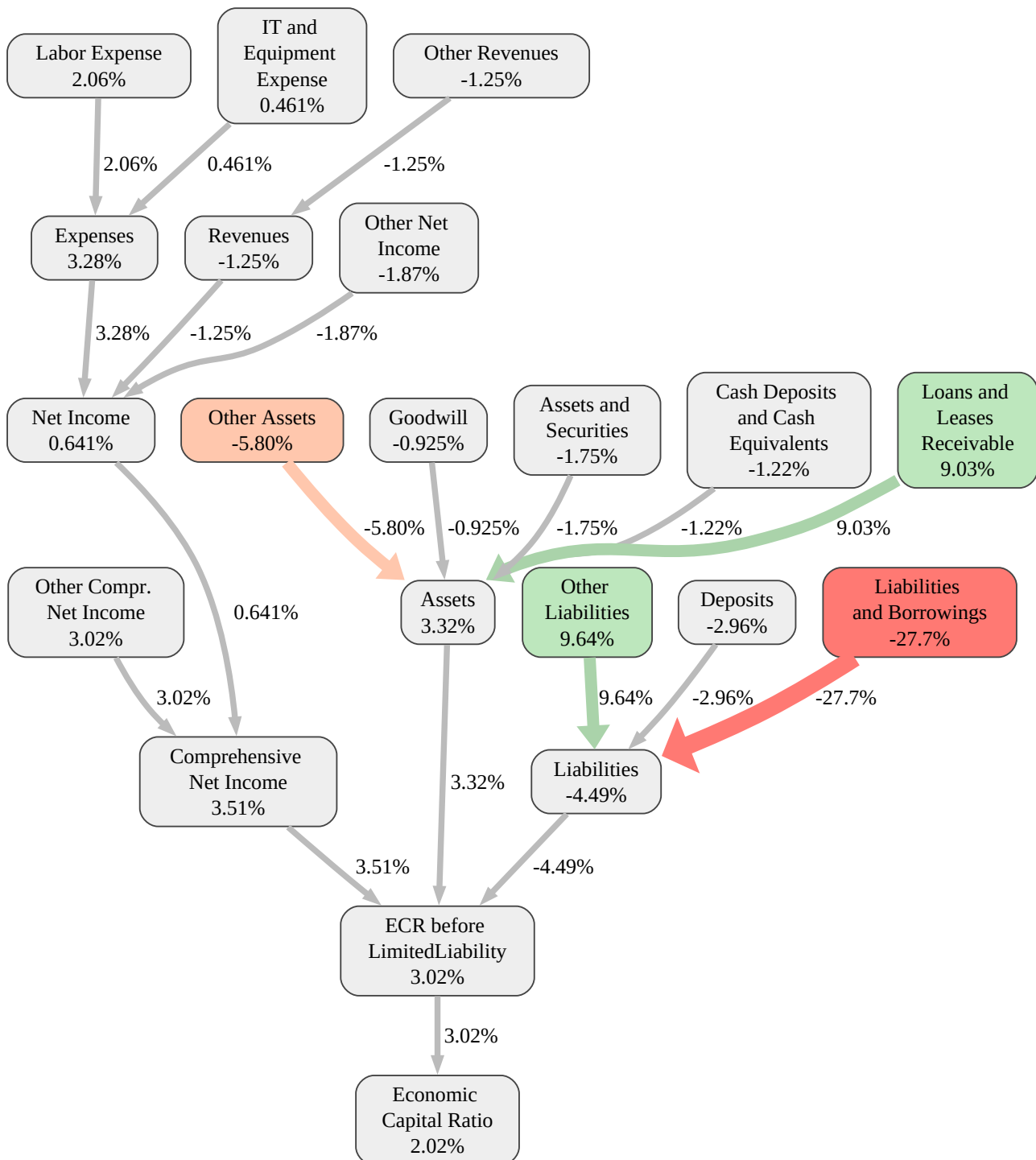




The relative strengths and weaknesses of Bridgewater Bancshares Inc are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Bridgewater Bancshares Inc compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.6% points. The greatest weakness of Bridgewater Bancshares Inc is the variable Liabilities and Borrowings, reducing the Economic Capital Ratio by 28% points.

The company's Economic Capital Ratio, given in the ranking table, is 9.8%, being 2.0% points above the market average of 7.7%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets and Securities	627,352	Liabilities	3,951,598
Cash Deposits and Cash Equivalents	87,043	Assets	4,345,662
Deposits	3,416,543	Expenses	18,318
Fees	0	Revenues	0
Goodwill	2,626	Stockholders Equity	394,064
IT and Equipment Expense	0	Net Income	53,392
Labor Expense	0	Comprehensive Net Income	26,444
Liabilities and Borrowings	2,587,840	BaseVar	4,360,941
Loans and Leases Receivable	3,512,157	ECR before Limited Liability	9.6%
Long-term Debt	0	Economic Capital Ratio	9.8%
Occupancy	0		
Other Assets	68,039		
Other Compr. Net Income	-26,948		
Other Expenses	18,318		
Other Liabilities	-2,052,785		
Other Net Income	71,710		
Other Noninterest Expense	0		
Other Revenues	0		
Property, Plant and Equipment	48,445		