





SAVINGS & CREDIT 2017



Waterstone Financial Inc. Rank 12 of 93

The relative strengths and weaknesses of Waterstone Financial 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 Waterstone Financial Inc. compared to the market average is the variable Other Liabilities, increasing the Economic Capital Ratio by 9.4% points. The greatest weakness of Waterstone Financial Inc. is the variable Debt, reducing the Economic Capital Ratio by 9.3% points.

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 5.4% points above the market average of 9.1%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	387,155
Deposits	949,411
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,161,855
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	628,764
Other Compr. Net Income	-960
Other Expenses	16,462
Other Liabilities	43,363
Other Net Income	41,994
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,790,619
Liabilities	1,379,929
Expenses	16,462
Revenues	0
Stockholders Equity	410,690
Net Income	25,532
Comprehensive Net Income	24,572
Economic Capital Ratio	15%