



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 11% points. The greatest weakness of Waterstone Financial Inc. is the variable Debt, reducing the Economic Capital Ratio by 12% points.

The company's Economic Capital Ratio, given in the ranking table, is 13%, being 3.3% points above the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	435,046
Deposits	1,038,495
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,365,899
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	549,482
Other Compr. Net Income	-1,884
Other Expenses	9,526
Other Liabilities	42,161
Other Net Income	40,280
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,915,381
Liabilities	1,515,702
Expenses	9,526
Revenues	0
Stockholders Equity	399,679
Net Income	30,754
Comprehensive Net Income	28,870
Economic Capital Ratio	13%