



SAVINGS & CREDIT 2021



Waterstone Financial Inc. Rank 14 of 90

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

The company's Economic Capital Ratio, given in the ranking table, is 15%, being 3.5% points above the market average of 11%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	508,074
Deposits	1,184,870
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,356,314
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	828,273
Other Compr. Net Income	1,684
Other Expenses	26,971
Other Liabilities	78,525
Other Net Income	108,116
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,184,587
Liabilities	1,771,469
Expenses	26,971
Revenues	0
Stockholders Equity	413,118
Net Income	81,145
Comprehensive Net Income	82,829
Economic Capital Ratio	15%