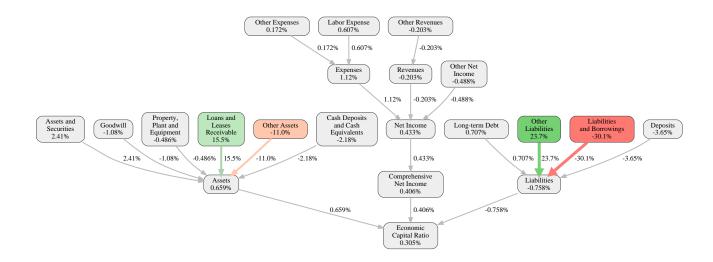


STATE BANKS 2019



Bridgewater Bancshares Inc Rank 77 of 182





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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 24% 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 11%, being 0.31% points above the market average of 10%.

Input Variable	Value in 1000 USD
Assets and Securities	270,652
Cash Deposits and Cash Equivalents	28,444
Deposits	1,560,934
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	1,200,104
Loans and Leases Receivable	1,640,385
Long-term Debt	0
Occupancy	0
Other Assets	18,560
Other Compr. Net Income	-2,846
Other Expenses	5,224
Other Liabilities	-1,008,295
Other Net Income	32,144
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	13,074

Output Variable	Value in 1000 USD
Liabilities	1,752,743
Assets	1,973,741
Expenses	5,224
Revenues	0
Stockholders Equity	220,998
Net Income	26,920
Comprehensive Net Income	24,074
Economic Capital Ratio	11%

