



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 23% 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 8.4%, being 1.0% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	696,242
Cash Deposits and Cash Equivalents	128,562
Deposits	3,709,948
Fees	0
Goodwill	2,626
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	3,011,691
Loans and Leases Receivable	3,667,215
Long-term Debt	0
Occupancy	0
Other Assets	68,459
Other Compr. Net Income	-304
Other Expenses	12,562
Other Liabilities	-2,535,164
Other Net Income	52,522
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	48,886

Output Variable	Value in 1000 USD
Liabilities	4,186,475
Assets	4,611,990
Expenses	12,562
Revenues	0
Stockholders Equity	425,515
Net Income	39,960
Comprehensive Net Income	39,656
Economic Capital Ratio	8.4%