





RealRate

SAVINGS & CREDIT 2024

Waterstone Financial Inc Rank 20 of 76



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 Notes Receivable, increasing the Economic Capital Ratio by 8.8% points. The greatest weakness of Waterstone Financial Inc is the variable Debt, reducing the Economic Capital Ratio by 8.4% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 1.0% points above the market average of 15%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	611,054
Deposits	1,190,624
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,645,666
Occupancy	0
Operating Expenses	0
Other Assets	567,723
Other Compr. Net Income	1,684
Other Expenses	1,657
Other Liabilities	67,655
Other Net Income	11,032
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,213,389
Liabilities	1,869,333
Expenses	1,657
Revenues	0
Stockholders Equity	344,056
Net Income	9,375
Comprehensive Net Income	11,059
BaseVar	2,048,548
ECR before LimitedLiability	9.0%
Economic Capital Ratio	16%