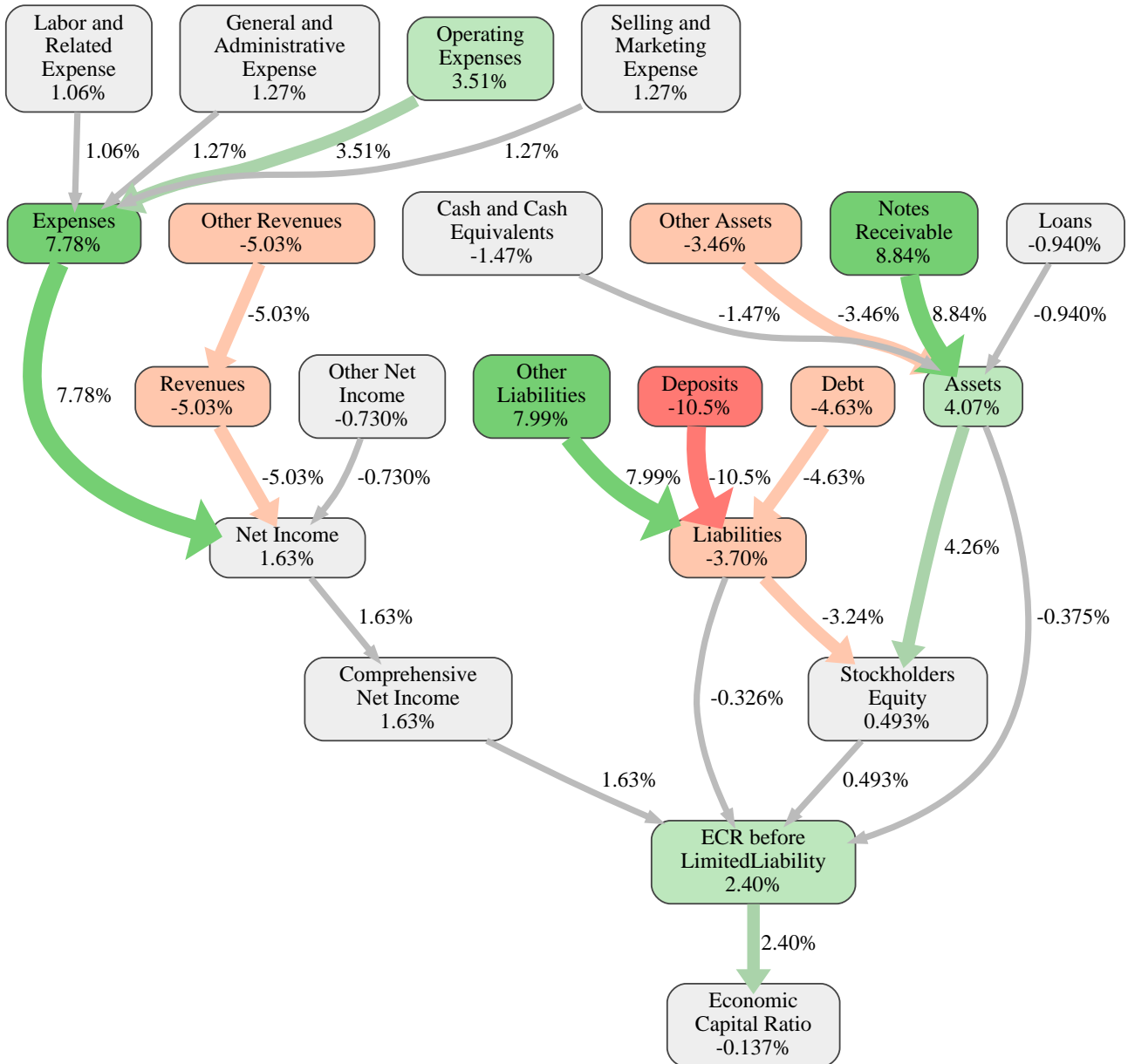




RealRate

SAVINGS & CREDIT 2025

Waterstone Financial Inc
Rank 18 of 64





RealRate

SAVINGS & CREDIT 2025

Waterstone Financial Inc Rank 18 of 64



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 Deposits, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 16%, being 0.14% points below the market average of 16%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	446,519
Deposits	1,359,897
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	0
Notes Receivable	1,662,329
Occupancy	0
Operating Expenses	0
Other Assets	547,279
Other Compr. Net Income	-994
Other Expenses	5,314
Other Liabilities	64,057
Other Net Income	24,002
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	2,209,608
Liabilities	1,870,473
Expenses	5,314
Revenues	0
Stockholders Equity	339,135
Net Income	18,688
Comprehensive Net Income	17,694
BaseVar	2,055,196
ECR before LimitedLiability	9.2%
Economic Capital Ratio	16%