



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 9.1% 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 17%, being 1.7% points above the market average of 15%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	2,259,507
Debt	412,258	Liabilities	1,910,115
Deposits	1,437,272	Expenses	7,043
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	349,392
Interest Expense	0	Net Income	26,402
Interest Payable	0	Comprehensive Net Income	32,921
Labor and Related Expense	0	BaseVar	2,108,314
Loans	0	ECR before Limited Liability	10.0%
Notes Receivable	1,658,074	Economic Capital Ratio	17%
Occupancy	0		
Operating Expenses	0		
Other Assets	601,433		
Other Compr. Net Income	6,519		
Other Expenses	7,043		
Other Liabilities	60,585		
Other Net Income	33,445		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		