





# SAVINGS & CREDIT 2018



## Waterstone Financial Inc Rank 13 of 106

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 Loans, increasing the Economic Capital Ratio by 8.3% points. The greatest weakness of Waterstone Financial Inc is the variable Debt, reducing the Economic Capital Ratio by 7.2% points.

The company's Economic Capital Ratio, given in the ranking table, is 20%, being 3.3% points above the market average of 17%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	386,285
Deposits	967,380
Depreciation and Amortization	0
General and Administrative Expense	0
Interest Expense	0
Interest Payable	0
Labor and Related Expense	0
Loans	1,277,737
Notes Receivable	0
Occupancy	0
Operating Expenses	0
Other Assets	528,664
Other Compr. Net Income	-99
Other Expenses	18,469
Other Liabilities	40,632
Other Net Income	44,433
Other Revenues	0
Professional Fees	0
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	1,806,401
Liabilities	1,394,297
Expenses	18,469
Revenues	0
Stockholders Equity	412,104
Net Income	25,964
Comprehensive Net Income	25,865
BaseVar	1,631,850
ECR before Limited Liability	14%
Economic Capital Ratio	20%