



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 Other Liabilities, increasing the Economic Capital Ratio by 7.6% points. The greatest weakness of Waterstone Financial Inc is the variable Debt, reducing the Economic Capital Ratio by 8.1% points.

The company's Economic Capital Ratio, given in the ranking table, is 19%, being 2.2% points above the market average of 17%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Cash and Cash Equivalents	0	Assets	1,915,381
Debt	435,046	Liabilities	1,515,702
Deposits	1,038,495	Expenses	9,526
Depreciation and Amortization	0	Revenues	0
General and Administrative Expense	0	Stockholders Equity	399,679
Interest Expense	0	Net Income	30,754
Interest Payable	0	Comprehensive Net Income	28,870
Labor and Related Expense	0	BaseVar	1,741,386
Loans	1,365,899	ECR before Limited Liability	13%
Notes Receivable	0	Economic Capital Ratio	19%
Occupancy	0		
Operating Expenses	0		
Other Assets	549,482		
Other Compr. Net Income	-1,884		
Other Expenses	9,526		
Other Liabilities	42,161		
Other Net Income	40,280		
Other Revenues	0		
Professional Fees	0		
Securities	0		
Selling and Marketing Expense	0		