

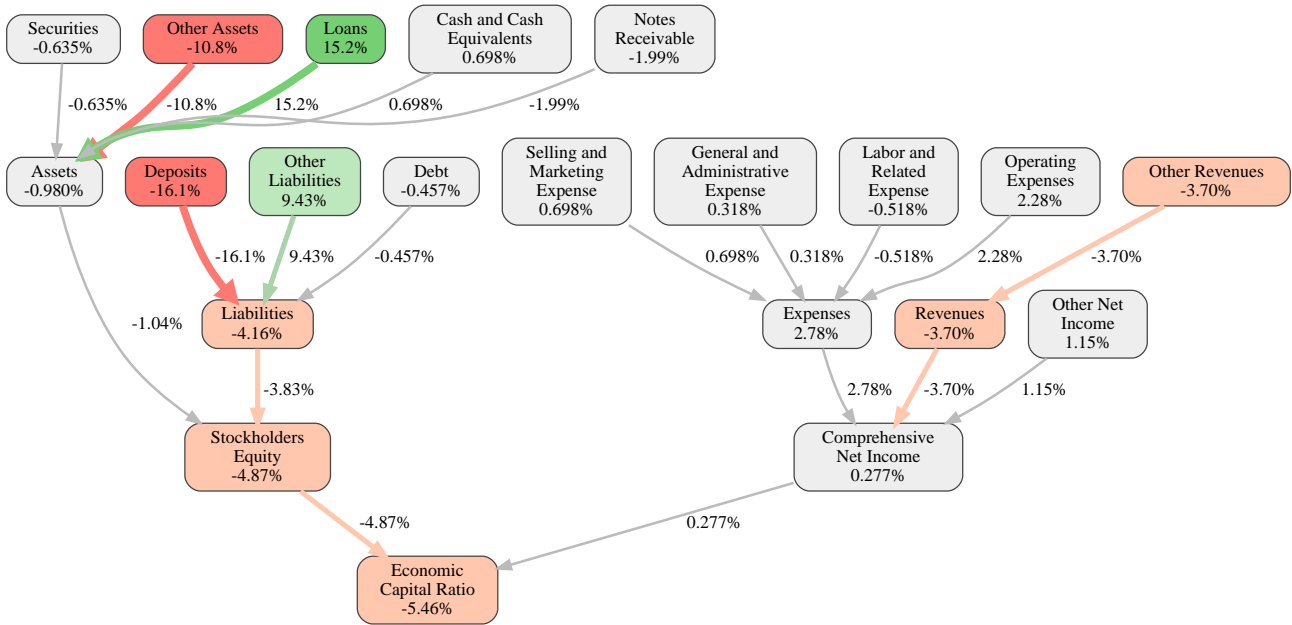


# SAVINGS & CREDIT 2019

Wellesley Bancorp Inc.  
Rank 95 of 103



PRIVATE BANKING WEALTH MANAGEMENT





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CAMBRIDGE  
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PRIVATE BANKING WEALTH MANAGEMENT

The relative strengths and weaknesses of Wellesley Bancorp 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 Wellesley Bancorp Inc. compared to the market average is the variable Loans, increasing the Economic Capital Ratio by 15% points. The greatest weakness of Wellesley Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 16% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.5%, being 5.5% points below the market average of 10.0%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	42,650
Debt	58,528
Deposits	717,931
Depreciation and Amortization	0
General and Administrative Expense	2,012
Interest Expense	0
Interest Payable	0
Labor and Related Expense	10,842
Loans	737,032
Notes Receivable	0
Occupancy	3,004
Operating Expenses	0
Other Assets	91,738
Other Compr. Net Income	-579
Other Expenses	4,115
Other Liabilities	29,831
Other Net Income	26,320
Other Revenues	410
Professional Fees	766
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	871,420
Liabilities	806,290
Expenses	20,739
Revenues	410
Stockholders Equity	65,130
Net Income	5,991
Comprehensive Net Income	5,412
Economic Capital Ratio	4.5%