

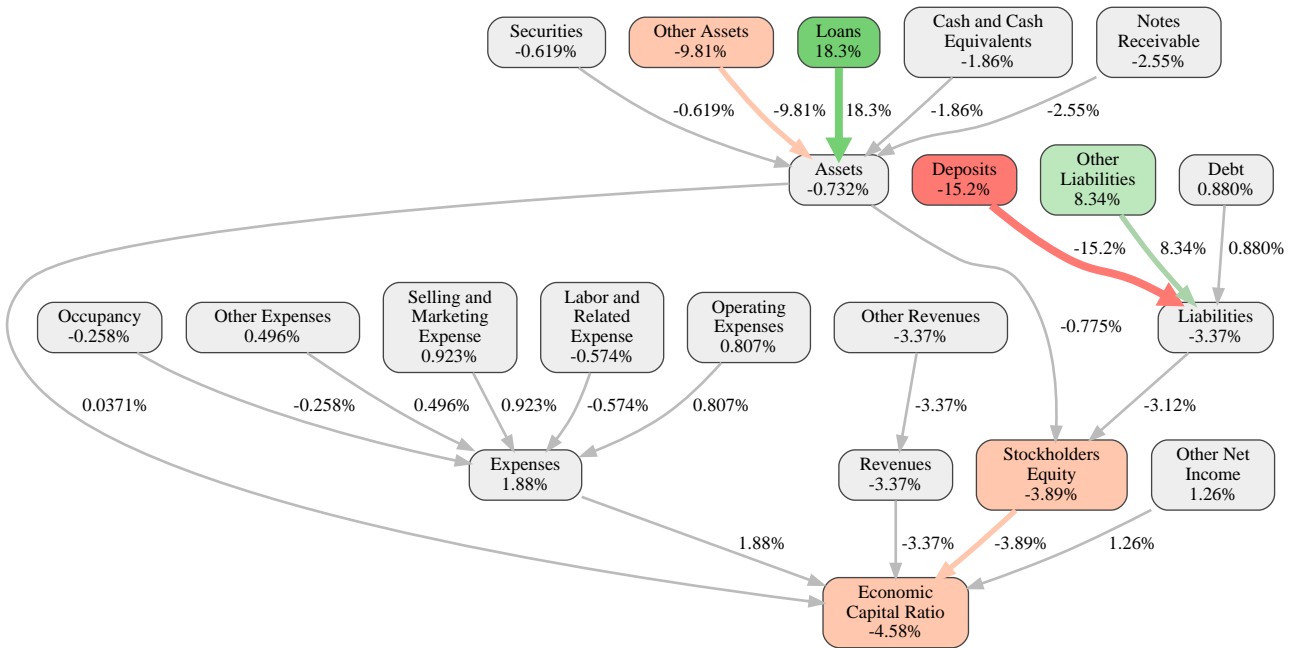


SAVINGS & CREDIT 2020

Wellesley Bancorp Inc.
Rank 89 of 96



PRIVATE BANKING WEALTH MANAGEMENT





RealRate

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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 18% points. The greatest weakness of Wellesley Bancorp Inc. is the variable Deposits, reducing the Economic Capital Ratio by 15% points.

The company's Economic Capital Ratio, given in the ranking table, is 4.8%, being 4.6% points below the market average of 9.4%.

Input Variable	Value in 1000 USD
Cash and Cash Equivalents	0
Debt	74,196
Deposits	752,467
Depreciation and Amortization	0
General and Administrative Expense	2,192
Interest Expense	0
Interest Payable	0
Labor and Related Expense	12,261
Loans	834,460
Notes Receivable	0
Occupancy	3,288
Operating Expenses	0
Other Assets	110,758
Other Compr. Net Income	1,063
Other Expenses	4,190
Other Liabilities	45,104
Other Net Income	28,860
Other Revenues	420
Professional Fees	1,349
Securities	0
Selling and Marketing Expense	0

Output Variable	Value in 1000 USD
Assets	945,218
Liabilities	871,767
Expenses	23,280
Revenues	420
Stockholders Equity	73,451
Net Income	6,000
Comprehensive Net Income	7,063
Economic Capital Ratio	4.8%